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**LOCAL ASSESSMENT OF NEEDS FOR CONSUMER  
INFORMATION AND ADVICE SERVICES IN GREAT BRITAIN**

THE DEVELOPMENT OF A SCIENTIFIC CONCEPTUAL MODEL OF  
ASSESSMENT

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A thesis submitted in partial fulfilment of the requirements for the degree of Doctor of  
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## **Abstract**

UK consumers are facing a high level of detriment. Much of the detriment can be avoided or reduced by making consumers informed and well equipped with suitable levels of knowledge and skills thus become empowered. As one important element to consumer empowerment, there is a strong case that consumers need suitable consumer information and advice services (CIAS). In an attempt to improve the local CIAS provision in Great Britain, the Consumer Support Network (CSN) initiative was launched in 1999 to join up the existing local CIAS providers. A local CIAS needs assessment was required for each CSN to achieve full establishment status (Brennan and Galloway 2002). It was discovered during the period that there was a lack of a scientific local CIAS needs assessment model available for local agencies to employ. This triggered this research project which is aimed to fill this gap. Due to the fact that Northern Ireland was not included in the CSN initiative, it was decided that this research targeted Great Britain, namely England, Scotland and Wales, although the literature would be drawn from the UK to inform the research.

In the UK, the majority of CIAS is publicly funded and provided by public and voluntary sectors. Due to the funding nature of local CIAS provision, the needs for CIAS can be defined as needs for public services in this research. A review of the existing literature provided detailed background on the UK consumer landscape and the consumer empowerment agenda. Two broader categories of issues surrounding the concept of needs for public services and needs assessment were also identified: the theoretical debate on needs for public services and needs assessment and specific practical issues concerning local CIAS needs and needs assessment. The research is

focused on the latter, since the purpose of a local CIAS needs assessment is to provide practical guidance to assist local agencies to design and improve their services.

This research aims to investigate and develop a scientific conceptual local CIAS needs assessment model. This aim was achieved by identifying the relevant practical issues surrounding local CIAS needs and needs assessment involving two research populations: the CIAS professionals, who are responsible for the delivery of local CIAS, and the general public, who are the recipients of CIAS.

Due to the characteristics of these two research populations, a combination of qualitative and quantitative research methods was chosen in this research. The CSN coordinators were chosen to represent the CIAS professionals in the first phase qualitative research. The transcriptions of 18 semi structured in-depth interviews were collected and analysed to generate the initial assessment model. The important part of the initial model, the needs for CIAS and its components, was tested and then modified in the second phase quantitative research based on the analysis of the data collected from 585 on-street questionnaire surveys of the general public in Great Britain which was chosen as the research population in the second phase. A purposive sampling was employed to ensure a good level of representativeness considering the resource constraints to this research. The employment of combined research methods ensures the assessment model is scientific by comparing and contrasting data from both local CIAS professionals and the recipients of local CIAS. The scientific attribute of the assessment model is also assured by employing scientific qualitative and quantitative data collecting and analysing techniques and procedures.



The results of the two phases enabled this research to produce a scientific conceptual assessment model. The main product of this thesis, the new local CIAS needs assessment model, is evidence based, tailor-made, and ready to be employed by local CIAS agencies. This model consists of two sections, left and right: the needs assessment process and the practical issues of local CIAS needs. The left section includes the main stages of a local CIAS needs assessment and highlights the key issues associated with each stage. The right section illustrates the key components of CIAS needs and factors influencing CIAS needs: consumer knowledge and shopping patterns and their key components. The two effective means of local consumer segmentation, consumer disadvantage and consumer age, are also identified and illustrated in the section.

The scientific CIAS assessment model could assist the professionals to gather evidence on local CIAS needs more effectively and systematically. The evidence could be used to improve the existing CIAS provision and design new CIAS to target any unmet needs identified. The evidence gathered, together with the relevant findings of this research, could also strengthen the case of local CIAS provision and better coordination with national CIAS provision such as Consumer Direct. The model could also benefit the professionals, policy makers and academia by comprehensively illustrating the components of CIAS need, the key relating factors and effective means for local consumer segmentation. The outcomes of the research also shed a light on the gaps in the literature thus identifies the possible areas of future research.

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## **Chapter 1. Introduction**

### **1.1 Background to the thesis**

Consumers are the driving force in the market economy. Empowered consumers can make the UK economy more efficient and competitive by demanding better goods or services. This role is achieved by consumers making informed and discerning decisions thus to minimise or avoid any possible detriment. Unfortunately, the UK economy is far from ideal when it comes to the level of consumer detriment. The latest estimate by the Office of Fair Trading (OFT) (please see the Appendix 1 for the list of abbreviations) indicated that annual consumer detriment reached £6.6 billion in 2008 (OFT 2008a). Much of the detriment can be avoided or reduced by making consumers informed and well equipped with suitable levels of knowledge and skills. Thus, there is a strong case that consumers need suitable consumer information and advice services (CIAS) which is an important element of consumer empowerment.

In the UK, due to low profitability, the majority of CIAS is publicly funded and provided by public and voluntary sectors. Overall, there are two tiers of CIAS provision, national level and local level. At the local level, Citizens Advice Bureaux (CAB) and Trading Standards Services (TSS) are the two main agencies in many regions across the UK. Other agencies, such as Age Concern and student advisory services in educational institutions, also provide CIAS as a part of their services in many regions. In an attempt to improve the local CIAS provision in Great Britain, the Consumer Support Network (CSN) initiative was launched in 1999 by the Department of Trade and Industry (DTI), which was later renamed as the Department for

Business, Enterprise and Regulatory Reform (BERR), and it is now the Department for Business, Innovation and Skills (BIS), to join up the existing local CIAS providers. The Local Authorities Coordinators of Regulatory Services (LACORS) reported (2006, p.1) that by 2006, 189 local CSNs were established covering 99.6% of the population in Great Britain. A local CIAS needs assessment was required for each CSN to achieve full establishment status (Brennan and Galloway 2002). It was discovered during the period that there was a lack of a scientific local CIAS needs assessment model available for local agencies to employ. This triggered this research project which is aimed to fill this gap.

## **1.2 The theoretical context of the thesis**

Due to the funding nature of local CIAS provision in Great Britain, the need for CIAS can be defined as need for public services in this research. A review of the existing literature on need for public services and needs assessment could help to set the context for this research. There are two broader categories of issues surrounding the concept of the need for public services and needs assessment that are relevant to this research, the theoretical debate on need for public services and needs assessment and specific practical issues concerning local CIAS need and needs assessment. On the theoretical front, the concept of need in the domain of public service is controversial. The centre of the debate is on whether the need for public service is an objective matter, and to what extent the role of the state should be to satisfy the need. With regard to the theoretical argument on needs assessment, the root of the debate is on the fundamental value of public governance, and to what extent the general public should be consulted in the running of public affairs. While it is necessary to review the controversial theoretical arguments on the need for public services and needs

assessment, the literature on practical issues of CIAS need and needs assessment remains the centre to the research, since the purpose of a scientific local CIAS needs assessment model is to provide practical guidance to assist the local agencies to design and improve their services.

### **1.3 The importance of a scientific local CIAS needs assessment**

Consumer empowerment has been a high priority in both UK and EU agendas (DTI 1999a; DTI 2005; EC 2007; BIS 2009a). One important element of consumer empowerment is the provision of CIAS. CIAS equip consumers with the right information and knowledge to assist them to avoid or minimise any potential detriment. The UK government launched Consumer Direct, together with other nationwide CIAS providers, to provide CIAS at the national level. However, there is a case for CIAS to be provided at the local level.

The local provision of CIAS in the UK is largely provided by the public and voluntary sectors, and many consumers rely on these local services (BIS 2009b; Citizens Advice 2009). Due to the limited funding available to these local CIAS providers, it is critical for these agencies to target the real needs of their local communities. Assessing the local CIAS needs is a means of gathering real evidence which can be used to improve the existing services or design new services to meet local needs more effectively. Local CIAS needs assessment can also assist the agencies to identify the specific groups of consumers who are in need of CIAS. Agencies can act upon the evidence gathered to prioritise and differentiate their services to satisfy different CIAS needs among consumer groups, particularly the disadvantaged consumers.

While many CSNs have attempted to assess local needs, the lack of a well researched model has hindered the quality of the assessments. Local CIAS needs assessment is a complex practice. A review of the literature identified key practical issues on the need for CIAS including local consumer preferences on the method of delivery of CIAS, consumer preferences on CIAS covering different purchase stages, problem categories and the local consumers' level of consumer knowledge. To serve local communities effectively, an effective means of consumer segmentation is also important to the needs assessment. The possible segmentation methods identified are consumer age, consumer disadvantage and consumer location. Other practical matters include the levels of local CIAS need and the consumer's ability to understand and express their CIAS needs.

Due to the fact that Northern Ireland was not included in the CSN initiative, it was decided that this research targeted Great Britain, namely England, Scotland and Wales, although UK wide literature was reviewed to inform the research. Also, after six years of successful running, the CSN initiative was incorporated into the Consumer Direct regions/nations in 2006, and local CSNs ceased to exist. Due to the history of CSN, some of the literatures reviewed in this research were of that period.

#### **1.4 The aims and the objectives of the research**

Based on the importance of a local CIAS needs assessment and limited existing research in this field, this research was developed to address the gap. This research aims to reveal critical knowledge about the phenomenon of CIAS needs and the practice of local CIAS needs assessment. The research also aims to inform local CIAS agencies on how best the local CIAS needs can be assessed. Other professionals,

policy makers and academia could benefit from the research which aims to provide a comprehensive understanding of the subject. Overall, it is the main aim of this research to investigate and develop a scientific conceptual local CIAS needs assessment model which will assist local agencies to gather evidence effectively on local CIAS need to improve the planning and delivery of their services.

The aims of the research could be achieved by the following objectives:

1. Identifying relevant practical issues surrounding local CIAS need and needs assessment;
2. Proposing possible means of local consumer segmentation and testing its effectiveness;
3. Identifying the key stages involved in local CIAS needs assessment;
4. Investigating the identified relevant practical issues of local CIAS needs assessment with the CIAS professionals by conducting semi-structured in-depth interviews in first phase;
5. Comparing and contrasting the relevant views of the CIAS professionals against the data gathered in quantitative questionnaire survey on the local consumers;
6. Developing effective diagram models to represent the findings at both phases;
7. Using both qualitative and quantitative findings to identify the areas of local provision needing further improvements;
8. Using the findings from both qualitative and quantitative phases to identify possible areas for future research.



## **1.5 Overview of research methodology**

Based on the fact that two research populations were involved, combined research methods were chosen in this research. This study was carried out in two phases, the qualitative phase (CIAS professionals) and quantitative phase (general public). Due to their close involvements with the CSN development, CSN coordinators were considered as suitable as the research population in the first phase. The semi-structured interview was chosen as the method of qualitative investigation. An initial assessment was developed based on the result of qualitative data analysis.

The general public were chosen as the research population in the quantitative phase. The method chosen was on-street questionnaire survey. Due to resource constraints and nature of this research, purposive sampling was used. A total of 585 valid questionnaires were conducted. The data were analysed using SPSS 13.0 and the result was used to modify the initial assessment.

The outcome of the research, the local CIAS needs assessment model, is scientific since it was developed based on the views and understanding of CIAS professionals who had real knowledge of local CIAS and CIAS assessment because of their experiences and positions. Using in-depth semi-structured interviews allowed a full exploration on the subject of local CIAS needs assessment. The qualitative findings were compared and contrasted with the findings of the quantitative phase which was generated based on statistical analysis of a large sample of data collected. The scientific attribute of the assessment model was also assured by employing scientific qualitative and quantitative data collecting and analysing techniques and procedures. It is also necessary to mention that Northern Ireland was not included in primary

research (a review of the UK wide literature was carried out to inform this research), thus the results only apply to local CIAS needs assessment in Great Britain.

## **1.6 The contribution of the thesis**

The results of the two phases enabled this research to produce a scientific conceptual assessment model. The new assessment model provides practical guidance to local agencies in Great Britain on how to assess the local CIAS need by highlighting key issues to consider when conducting a local CIAS needs assessment.

For the local need for CIAS, the relevant issues include consumer knowledge, CIAS content preferences, CIAS delivery preferences and shopping patterns. The assessment of consumer knowledge could be carried out by testing the knowledge on consumer rights and the awareness of CIAS sources. Any discrepancy between the local consumers' perception and their real level of knowledge should also be a key consideration. The CIAS content preferences consist of problem categories and purchase stages each of which consists of further detailed components. For the CIAS delivery preferences, assessment can be focused on the delivery methods, levels, styles and the distance of CIAS. CIAS need could also be affected by local consumers' shopping patterns which can be assessed on local consumers' problems experienced, shopping experiences and shopping habits.

Within the local communities, there are groups of consumers with different needs for CIAS. Local consumers could be better served if the CIAS agencies have a targeted approach on these segments of consumers. The research has identified that consumer disadvantage and consumer age are effective as segmentation means. This is

consistent with the consensus of the academia and the CIAS professionals. However, although consumer location was considered as controversial among the CIAS professionals as an effective means of segmentation, it was found in the quantitative phase that consumer location is not an effective segmentation method.

On the assessment process, the model highlights the key challenges which a successful local assessment has to address including the determination of the assessment objectives, choosing the appropriate population of the assessment and suitable assessment methods.

The product of this thesis, the new local CIAS needs assessment model, is evidence based, tailor-made, and ready to be employed by local CIAS agencies. This model could assist the agencies to conduct the local CIAS needs assessments more effectively thus to improve the local CIAS provision in Great Britain.

## **1.7 Structure of the thesis**

This thesis starts with an introduction chapter outlining the background and setting the context of the research. Chapter 2 presents a literature review on the UK consumer landscape and the key parties involved, the theoretical aspects of need for public services and needs assessment. This chapter also includes the practical aspects of CIAS need and CIAS needs assessment. The following chapter examines the methodology of the research and explains the reasoning of the chosen approach. Chapter 4 presents the findings of the qualitative phase. This is followed by Chapter 5 presenting discussion of the qualitative findings and initial assessment model development. Chapter 6 presents the quantitative findings based on the statistical

analysis of data gathered in the second phase. In Chapter 7, the final assessment is presented based on the modification of the initial model using the results of previous chapter. In chapter 8, a discussion on further findings on improving local CIAS provision in Great Britain is presented. The final chapter concludes this thesis with the contribution of this research and indications of future research. The structure of the thesis is illustrated in Diagram 1.

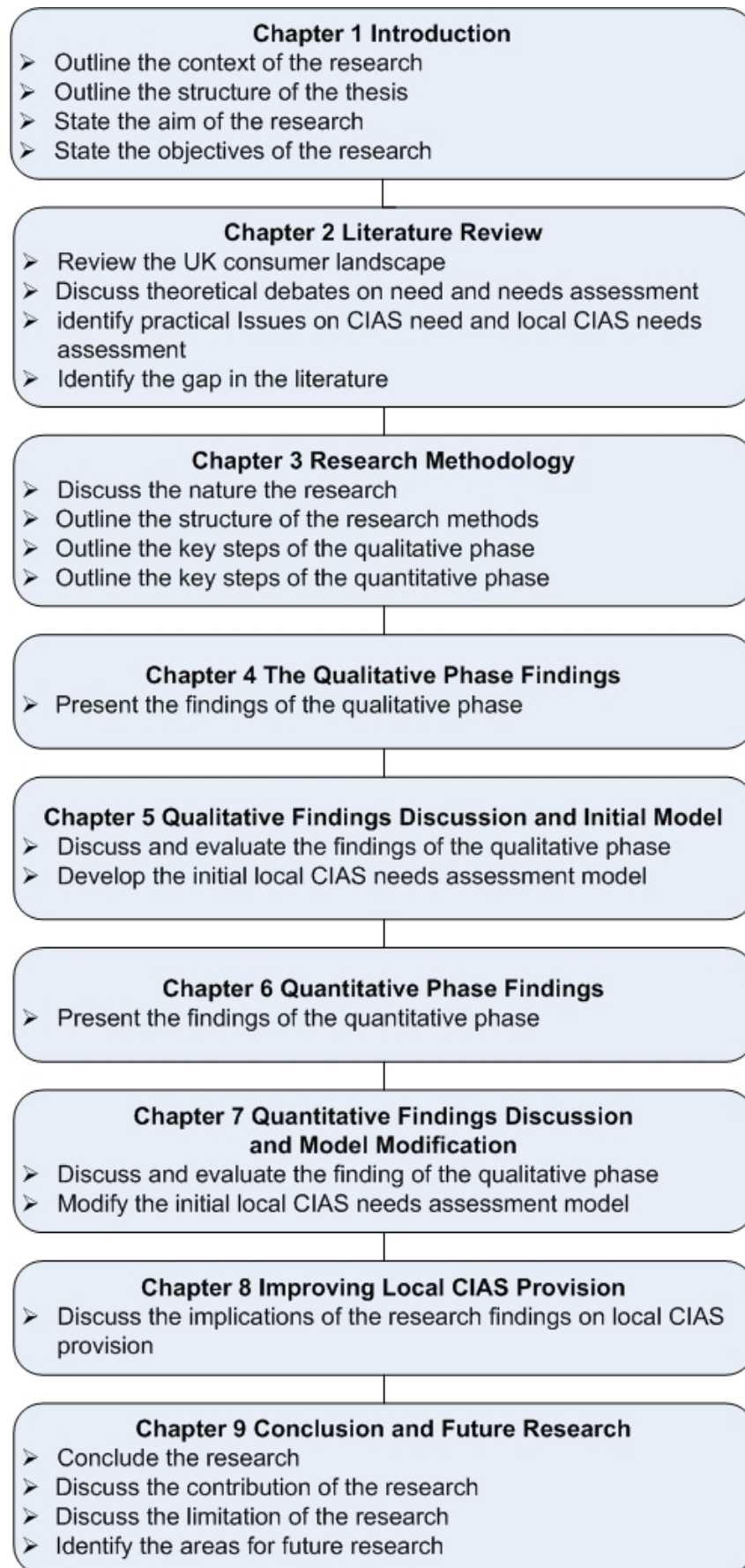


Diagram 1 The structure of the thesis

## **Chapter 2. Literature review**

### **2.1 Empowered consumers need information and advice services**

Consumer empowerment has been a high priority on UK and EU policy agendas in recent years (DTI 1999a; DTI 2005; EC 2007; BIS 2009a). Empowered consumers are able to make discerning decisions best suited to their circumstances. These decisions include making appropriate purchase choices, seeking redress when problems arise with their purchases and knowing when and where to get information and advice (ESRC Centre for Competition Policy 2008; BIS 2009a). By being empowered, consumers will not only demand better deals from businesses, but also collectively drive the whole economy to be more competitive thus be better positioned globally (DTI 1999a; 1999b; 2005; BIS 2009a). For consumers to be empowered to fulfil this role effectively, they need CIAS to assist them to understand their rights as consumers and to be able to seek redress when they are sold faulty goods or poor services. They also need to be aware of where and how they could access CIAS (DTI 1999a; 1999b). The recent government White Paper has once again highlighted the importance of CIAS to the UK consumers (BIS 2009a).

The case for CIAS is further strengthened by the fact that UK consumers are facing a significant amount of detriment. In 2008, the OFT estimated that the annual consumer detriment, which was defined as ‘financial loss associated with consumer problems’, reached £6.6bn over the prior 12 months (OFT 2008a, pp.22-23). This estimation did not include psychological detriment which could have a greater impact on consumers in certain circumstances. According to the press release in early 2009 by Consumer Direct, the main UK national telephone and web-based CIAS provider, more than 1.6

million calls and emails from consumers were dealt with and nearly 875,000 consumer complaints, which was up nearly 7% from the previous year, were recorded (Consumer Direct 2009). During 2008/2009, approximately 6 million enquiries dealt by Citizens Advice Bureaux (CAB) in England and Wales, one of the main local CIAS agencies in the UK, and nearly a third of the enquiries was related to consumer issues (Citizens Advice 2009). The latest data showed that 324,800 consumer-related enquiries (the largest area of enquiry) were dealt with by CAB in Scotland in 2008-2009 (Citizens Advice Scotland 2009). Both figures were higher than those of the previous year. However, these complaint statistics could be only the tip of the iceberg, since when facing problems relating to faulty goods or poor services, although most consumers (95%) seek redress with the sellers, only half of those take further action when their first attempt fails (Citizens Advice 2003). Furthermore, the general public is least likely to seek information or advice when facing significant consumer problems compared with other problem categories such as employment and housing (Genn 1999).

Around the time this research was commenced in 2003, a survey by M.O.R.I. revealed the general public lacked sufficient consumer knowledge, especially among those disadvantaged consumers to whom inappropriate purchase decisions tend to cause greater damage (M.O.R.I. 2003). The same survey indicated that under a third of the general public felt ill-informed of their rights as consumers. A quarter of the general public believed it was difficult to access CIAS and consumers who felt uninformed of their rights were more likely to find it difficult to access CIAS (M.O.R.I. 2003). In 2008, another survey of the UK general public commissioned by BIS found that almost a third of the respondents believed that they were not well informed about their

rights as consumers (BIS 2008). This evidence suggests that consumers are in need of CIAS, and more efforts are needed to improve the CIAS provision in the UK. As the provision of CIAS is a critical element which enables consumer empowerment (BIS 2009a), it is necessary to review the wider consumer landscape in the UK to provide a critique of developments.

## **2.2 UK consumer landscape**

There are four important elements in the complex UK consumer landscape including consumer protection, consumer representation, consumer education and CIAS. All of these four elements have significant roles to play to empower the UK consumers (ESRC Centre for Competition Policy 2008; BIS 2008). Within these elements, there are also key parties/organisations involved including:

- Department for Business, Innovation and Skills (BIS)
- Trading Standards Services (TSS)
- Office of Fair Trading (OFT)
- Citizens Advice Bureau (CAB)
- Financial Services Authority
- Food Standards Agency
- Consumer Focus
- Consumer Direct

Many of these key organisations play multiple roles in the UK consumer landscape. For example, TSS is the main consumer law enforcement agency, and it is also a major provider of local CIAS. While law enforcement remains as one of the main



functions of OFT, consumer advocacy is another important function performed by OFT. In recent years, OFT has taken Consumer Direct into its portfolio to provide CIAS at the national level (OFT 2007). On the other hand, while Consumer Focus is mainly advocating consumer interests, it also participates in the some enforcement activities by other agencies.

By and large, consumers are well protected and supported in the UK. According to a comparison study of the consumer support and empowerment between UK and other relevant comparator countries, the consumer legislative framework, provision of CIAS and consumer advocacy in the UK are amongst the best in the developed countries studied (ESRC Centre for Competition Policy 2008). UK consumers also benefit from a strong public enforcement regime for consumer laws and regulations (ESRC Centre for Competition Policy 2008).

### **2.2.1 Consumer protection in the UK**

There is a designated section of UK laws and regulations specifically setting out consumer rights (Harvey and Parry 2000, Howells and Weatherill 2005). Consumer laws also work closely with competition laws to ensure favourable market conditions in the UK (ESRC Centre for Competition Policy 2008). The main consumer laws and regulation include:

- Sale of Goods Act 1979
- Supply of Goods and Services Act 1982
- Enterprise Act 2002
- Unfair Contract Terms Act 1977

- Unfair Terms in Consumer Contract Regulation 1999
- Relevant legislation implementing EU Directives (BIS 2009b)

### **2.2.2 Consumer policy and legislation**

The Department for Business, Innovation and Skills (BIS), the successor of the Department of Trade and Industry (DTI) and subsequently the Department for Business, Enterprise & Regulatory Reform (BERR), is the main national government department responsible for setting consumer policies and other related issues (BIS 2009a). The Ministry of Justice is the central government department responsible for the judicial system including courts which deliver civil and criminal justice both of which are relevant to consumer protection (ESRC Centre for Competition Policy 2008). However, the UK judicial system is beyond the scope of the research.

Although UK consumer legislation is well established providing level best consumer protection compared with other developed countries, there are some areas needing improvement. The Consumer Law Review carried out by BERR concluded that consumer legislation is complex, fragmented and inflexible (BIS 2009a). In order to address these problems, BIS published the government White Paper in 2009: A Better Deal for Consumers: Delivering Real Help Now and Change for the Future, setting the agenda to modernise the UK consumer laws and regulations (BIS 2009a).

### **2.2.3 Public enforcement**

On the enforcement side, the consumer laws and regulations are largely enforced by local TSS, the department in local government covering 80 laws and more than 1000

regulations and orders relating to consumers. There are 203 local TSS departments in England, Wales and Scotland, and they are an important part of the local authorities.

The following areas are focused by the TSS:

- Fair Trading
- Consumer Safety
- Weights and Measures
- Consumer Credit
- Under-age Sales
- Food Safety
- Animal Health and Welfare (BIS 2009b)

Apart from the local TSS, there are national law enforcement bodies. The OFT, a non ministerial government department, is the leading national authority responsible for protecting consumers by enforcing various legislation. According to its 2008 Annual Reports, the mission of the OFT is to ‘make markets work well for consumers’ (OFT 2008b, p.8). The OFT focuses on the following areas:

- Enforcing consumer and competition laws
- Analysing markets
- Undertaking advocacy
- Working with partners to deliver education programmes to businesses and consumers (OFT 2008b, p.18)

The following statutory functions are performed by the OFT:

- Enforcement of competition and consumer laws
  - Researching and publishing market studies
  - Making market investigation references to the Competition Commission
  - Advising government
  - Encouraging industry codes and self-regulation
  - Promoting business and consumer education
  - Supporting the provision of advice to individual consumers via Consumer Direct
- (OFT 2008c, p.6)

TSS and OFT can take civil and criminal measures to enforce the relevant consumer laws and regulations (BIS 2009b). Both national and local enforcement agencies are critical in ensuring the effective consumer protection in the UK (ESRC Centre for Competition Policy 2008). Consumer protection is further enhanced by the works of the industry regulators overseeing consumer interests in their specific industries.

#### **2.2.4 Industry regulators and ombudsman services**

Apart from the judicial system, governments and enforcement agencies, the regulatory framework is another important element in consumer protection. The regulatory framework has expanded into many aspects of consumer life in the UK (Brooker and Taylor 2009). These national regulators play important roles responsible for consumer protection in specific areas. The main regulators in the UK are:

- Financial Services Authority
- Food Standards Agency

- The Office of Communication - Ofcom
- The Office of the Gas and Electricity Markets - Ofgem
- The Water Services Regulation Authority - Ofwat
- The Postal Services Commission - Postcomm

These regulators aim to improve consumer welfare by offering consumer protection, ensuring consumers' access to essential services as well as maintaining competition (Brooker and Taylor 2009). The areas cover from the financial services industry to postal services. There are two important examples: Financial Services Authority and Food Standards Agency. The Financial Services Authority is a non-government independent regulator of the financial services industry. It is given a statutory responsibility to protect consumers of the financial products or services (Financial Services Authority 2009a). The Food Standards Agency is an independent government body which regulates and protects consumers in issues related to food (Food Standards Agency 2009a). Another important role performed by these industry regulators is to approve independent ombudsman services.

These independent ombudsman services offer consumers an alternative route outside the courts to solve any dispute/complaint they have against the providers in relevant industries or sectors (ESRC Centre for Competition Policy 2008). For example, the Financial Ombudsman Service (FOS) is approved by the Financial Services Authority to offer impartial and free service to help consumers and companies to settle their disputes. While consumers have the option not to accept the decision made by the FOS, the same decision is binding on the company involved (FOS 2009).

The ombudsman is another mechanism of consumer protection in the UK. Furthermore, there are consumer advocacy organisations which participate in consumer protection. For example, Consumer Focus, the statutory organisation advocating consumer interests, has investigative power on consumer complaints of wider interests (Consumer Focus 2009a).

Consumer protection is the bedrock for the empowerment of UK consumers, however having protection alone is not sufficient to empower consumers (ESRC Centre for Competition Policy 2008). Consumers need to be represented and their voices need to be heard by both businesses and governments to ensure a favourable market and policy environment.

### **2.3 Consumer advocacy**

Consumer advocacy is another element of consumer empowerment. When making purchase decisions, consumers act individually concerning their own interests. Their positions are not powerful against both companies in the market and the government and regulators in relevant policy making process (Brooker and Taylor 2009). Thus there is a case for organisations offering representation to consumers and advocating their interests thus to empower consumers collectively (BIS 2009a). Consumer Focus is the main consumer advocacy organisation in the UK. Consumer Focus was formed in 2008 merging the previous National Consumer Council, Postwatch and Energywatch based on the concept of streamlining and strengthening the previous fragmented consumer representation in the UK (DTI 2004; BIS 2009a). This consolidation move was considered as effective and has put the consumer advocacy in

UK as one of the best in the developed world (ESRC Centre for Competition Policy 2008).

Consumer Focus aims to lead the representation of consumer in energy, postal and financial industries and advocates consumer interests to influence governments, regulators and industries (Consumer Focus 2009b). In addition to Consumer Focus, there are many bodies and organisations represent consumers and advocate their interests at local, UK and EU levels. For example, OFT advocates UK consumer interests in the competition area (OFT 2008b). Other organisations, many of which are charitable organisations, also represent a specific group of the general public for their consumer issues. For example, Age Concern is a leading UK charity representing elderly people, and consumer issue is one of their main priority areas (Age Concern 2008).

## **2.4 Consumer education**

Working alongside the CIAS provision, consumer protection and consumer advocacy, consumer education has a critical role to play in consumer empowerment (Brennan and Ritters 2004; Financial Services Authority 2006; BIS 2009a). Consumer education is concerned with providing necessary skills and knowledge to enable them to act as confident, effective and responsible consumers (Ritters 2003; COI 2006). The OFT defines consumer education as:

‘Consumer education is a planned intervention to raise consumer skill levels, improve consumer knowledge, and modify consumer attitude and behaviour in making

purchase decisions, conducting transactions, managing relations and seeking redress’ (COI 2006, p.5)

The importance of consumer education to consumer empowerment has been recognised by the UK government. The OFT has been given a statutory power to employ consumer education to support its work (OFT 2009). In order to implement the tool of consumer education effectively, the OFT led the formation of the Consumer Education Alliance which consists of:

- Business, business associations and professional bodies
- Consumer and campaigning organisations
- Trading standards and local authorities
- Academic institution and educationalists
- Consumer education practitioners
- Regulators and other agencies
- Government and public bodies (OFT 2009, p.1)

As members of the alliance, other parties such as the Financial Services Authority and the Trading Standards Institute also place consumer education at centre of their consumer agendas (Ritters 2003; FSA 2006). For example, in order to tackle the lack of financial ability particular among vulnerable consumers, the Financial Services Authority led the national consumer education programme to improve consumers’ financial skills and knowledge necessary to better manage and plan personal finance (Financial Services Authority 2004). The BBC has a consumer education programme with popular shows such as Watchdog (BBC 2009). A mapping study commissioned



by OFT in 2006 had identified 63 consumer education initiatives in operation in the UK. These initiatives were targeted at three levels: local, UK wide and European wide (COI 2006).

Consumer education has also been increasingly recognised by the EU as important to its consumer empowerment agenda. The EC Consumer Policy Strategy 2007-2013 regards consumer education as an important area needing further strengthening (EC 2007). Currently, the EC offers Europa School Diary to young consumers, and also funds online consumer education website Dolceta ([www.dolceta.eu](http://www.dolceta.eu)). The EC encourages the development of other new education programme for adult consumers (EC 2007). The development of a formal consumer education programme at postgraduate level is another area encouraged by the EC (2007).

There are two types of consumer education, formal education and life-long learning. Formal education refers to the consumer related elements in the school curriculum and higher education. The fundamental consumer skills are literacy and numeracy. Other knowledge and skills, such as food consumption, personal finance, sustainable consumption, can be taught in schools too (Financial Services Authority 2004; Ofsted 2004; EC 2007). Consumer education is also about lifelong learning for adults. Efforts have also been made to improve lifelong learning. A large section of the Dolceta website is designed to provide consumer education to adults across the EU (Dolceta 2009), and it is also available to others who visit the website. The Financial Capability Strategy also targets adults, particularly young adult consumers, in the UK (Financial Services Authority 2004). In addition to consumer education, the provision of CIAS is also an important element of empowering UK consumers. Ritters highlights this in her

triangle of consumer empowerment which includes information, advice and education (Ritters 2003).

## **2.5 CIAS provision in the UK**

There are two levels of CIAS provision in the UK. At the national level, Consumer Direct is the main provider of consumer information and advice. At the local level, TSS and Citizens Advice Bureaux are the main CIAS providers to their communities. These three main CIAS providers work in partnership with other agencies such as the Financial Services Authority, the Food Standards Agency and Age Concern, all of which provide CIAS either on specific issues or to specific groups of consumers (Age Concern 2008; Financial Services Authority 2009b; Food Standards Agency 2009b). Furthermore, there are other sources of CIAS available to the general public such as BBC, Which? and private sector sources such as solicitors.

### **2.5.1 Two levels of CIAS provision**

Currently, Consumer Direct is the main national provider of CIAS in the UK. Its funding comes from the government via OFT. Consumer Direct mainly deliver CIAS by telephone and online. In 2008, more than 1.6 million calls and emails from consumers were dealt with by Consumer Direct (Consumer Direct 2009). In addition to Consumer Direct, there are other government agencies providing CIAS via website or telephone. The CIAS offered by these agencies tend to relate to the specific areas associated to the agency. The Financial Services Authority launched the Money Made Clear website in 2009 aiming to offer consumer information and advice on financial matters to the general public. There is a phone number available to consumers who

prefer to speak to someone (Financial Services Authority 2009b). The Food Standards Agency has its own website, Eatwell, to deliver CIAS on food issues online (Food Standards Agency 2009b).

Consumer Direct works closely with local TSS. Consumer Direct and TSS view the enquiries of consumer information and advice as two tiers. The first tier refers to the enquiries for general consumer information and advice. For this tier, consumers are advised to contact Consumer Direct directly, or they are automatically redirected to Consumer Direct if they happen to contact their local TSS in the first instance. When there is a need for more detailed information or advice, which is referred as the second tier, the consumer will be referred back to their local TSS (OFT 2006). Apart from the TSS, CAB is another major local provider of CIAS.

CAB is the largest information and advice provider in the UK. Its works cover a wide range of issues ranging from personal debt to housing benefits. Consumer information and advice is an important part of services provided by the CAB. Currently, there are 416 local CAB in England and Wales and further 22 in Northern Ireland (Citizens Advice 2009). There are further 58 local CAB members serving Scottish consumers (Citizens Advice Scotland 2009). Each local CAB is registered as independent charity. In addition to CAB and TSS, there are other local CIAS providers of both public sector and charitable sector, such as the student services of education institutions, local branches of national charity such as Age Concern.

### **2.5.2 Local CIAS and consumer support networks**

In order to increase consumers' confidence and promote market competition, governments have been working on improving the provision of CIAS at both national and local levels in the UK. At the local level, Consumer Support Networks (CSNs) had been established to target the local need for CIAS in 2000 (DTI 1999a; Brennan and Gallagher 2002). The purpose of the CSN initiative was to join up the existing local CIAS agencies to form a network and to provide quality assured information and advice. These local CIAS agencies are mainly publicly funded services such as TSS, CAB (although CAB is an independent charity, the majority of the CAB funding comes from government grants (Citizens Advice 2009) and other organisations. Consumers seeking information and advice could approach any agency within the network. The member agencies approached would act as a gateway to consumers and either provide professional, up to date information and advice, or refer consumers to the most appropriate providers.

The main aims of the CSNs were:

- Presenting consumers with access to expert, accurate and timely advice;
- Encouraging a customer-focused approach with services that are easier to access, targeting local need;
- Encouraging advice agencies to measure performance, continuously improve their service and provide good value by fully utilising their resources;
- Creating a trading environment where consumers become more knowledgeable and confident in exercising their rights;

- Facilitating the sharing of expertise, experience and good practice among advice providers;
- Improving the planning and coordination of existing services by working together to assess and provide for the consumer advice need of their communities. (DTI 1999b, p.5)

After six years of running successfully, there were 189 CSNs covering 99.6% of the population in Scotland, England and Wales in 2006 (LACORS 2006). The wide adoption of the CSN scheme reflected the local authorities' recognition of the importance of CIAS to their communities. The CSN initiative was incorporated into the Consumer Direct regions/nations in 2006. This move was viewed by DTI as fundamental to the CIAS provision in the UK, since working in partnership with local CIAS agencies is vital to the success of Consumer Direct to ensure both national and local provision of CIAS (LACORS 2006). Due to the history of CSN, some of the literatures reviewed in this research were of that period.

### **2.5.3 Devon CSN, an example**

By the nature of the initiative, the set up of each CSN reflected the individual locality of the region. Taking the Devon Consumer Support Network in England as an example, the network aims to 'improve consumer access to expert, accurate and timely advice' by 'ensuring people are informed of their consumer rights and that they know where to go if they have any queries regarding consumer issues' (Devon CSN 2009, p.1). There are two types of participating organisations within the network, the agencies who provide quality assured consumer information and advice, and those

who act as ‘gateway agencies’ by referring or signposting consumers for information and advice.

According to the website, the Devon TSS is the leading organisation of the local CSN. The local centres of many key national advice organisations took part in the network. These member organisations include:

- Other local council services: Exeter Reference Library; North Devon Library & Record Office
- Local Age Concern: Age Concern Devon, Age Concern Exeter, Age Concern Exmouth, Age Concern Okehampton & Torridge, South Hams Age Concern
- Community Legal Services Partnership
- Consumer Direct South West
- Local Citizens Advice Bureau: Exmouth CAB, South Hams CAB
- Energywatch
- Consumer Council for Water
- [www.ccwater.org.uk](http://www.ccwater.org.uk)
- Private sector: Ashfords Solicitors, WBW Solicitors (Devon CSN 2009, p.1)

Devon CSN had taken the following measures to strengthen the co-ordination between member organisations thus improved the CIAS provision in the region:

- Agreement of a referral protocol for the CSN (which includes Consumer Direct South West).
- Inter-agency training in consumer advice.

- Regular meetings (4 per year) where information on scams, social policy, and opportunities for mutual publicity have been shared.
- Improved understanding of the remit of other agencies within the CSN.
- Approaches have been made to other potential gateway agencies, with a representative from the Community Voluntary Service attending a recent meeting.
- Promotion via CSN members of the Devon TS Customer First (assured business scheme) and Consumer Watchdog volunteer scheme.
- Production of leaflet on sources of consumer advice (which includes all members contact details), and distribution of 2000+ 'Think Twice' Booklets, which provides consumer advice and safety/security advice for the elderly. (Devon CSN 2009, p.1)

It was clear that the local CIAS agencies were joined up to form a network with the aim of improving the local CIAS provision. Many effective measures had been taken to strengthen the co-ordination between the member organisations thus strengthen the effectiveness of the network such as the development of a referral protocol between the members and inter agency training. However, it was also noticeable that these measures were largely focused on the existing CIAS provision. The Devon CSN acknowledged on their website that further actions were needed to study the local consumers' need for CIAS (Devon CSN 2009). In fact one of the challenges the local CSNs had to face was to assess the local needs for CIAS. Conducting effective needs assessment could help service providers to better understand their customers and improve the quality of the services (Percy-Smith 1996), thus it was important for local CSNs to gather evidence to understand their local CIAS needs. This importance was

acknowledged in the aims of CSN initiative and was reflected in the steps of setting up local CSNs (DTI 1999b).

#### **2.5.4 The lack of scientific local CIAS needs assessment for local CSNs.**

For achieving a full establishment status, each CSN was required to conduct a local CIAS needs assessment to enable them to plan the services based on the evidence gathered by the assessment (Brennan and Galloway 2002). Having a scientific local CIAS needs assessment was critical to the success of the local CIAS providers (Percy-Smith 1996). As local CSNs adopted various assessment approaches, it was discovered that there was a lack of a scientific local needs assessment model available to the local CIAS agencies. This was the main reason for this research project which is aimed to develop a scientific local CIAS needs assessment model.

#### **2.5.5 The links between CIAS and education**

CIAS is close linked with consumer education, especially for the lifelong education. Consumer education is to equip consumers with skills and information and help them to solve or prevent future problems (Brennan and Ritters 2004). There is a proactive type of CIAS available to consumers before making purchases. The purpose of the proactive CIAS is also to prevent problems from happening (DTI 1999a). Therefore, there is certain overlap between consumer education and CIAS. This may explain that many agencies provide both CIAS and consumer education such as the TSS, the Financial Services Authority and the Food Standards Agency.



Consumer education prepares consumers to access and utilise CIAS effectively. Consumers need some basic knowledge and skills to be able to recognise some of the consumer problems they are facing (Ritters 2003; BIS 2009a). Consumers may also need to be educated about when and where to access CIAS. Moreover, consumers may need certain skills and knowledge to use the CIAS they received effectively.

However, there are some distinctions between CIAS and consumer education. CIAS tends to be specifically provided to individual consumers on their specific problems. In contrast, consumer education mainly aims to impact on future consumption by targeting groups of consumers (Brennan and Ritters 2004). A majority of CIAS is concerned with helping people to seek redress the current problems they are facing (DTI 1999b; BIS 2009). Thus, CIAS is mainly reactive and only the consumers can initiate the enquiries. By contrast, consumer education is offered by proactively engaging consumers (Ritters 2003).

#### **2.5.6 The need for CIAS and the need for consumer education**

Despite having certain overlap, the distinctions between CIAS and consumer education effectively mean that the need for CIAS is different to the need for consumer education. Based on the fact that CSNs mainly provide CIAS to local communities, the scope of this research was set to focus on the need for local CIAS only and not to include the need for consumer education.

So far, the review of the UK consumer landscape and CIAS in particular has highlighted the case that consumers need local CIAS. Since the need for CIAS is one type of broad human need, it is also necessary to review the existing literature on human need and needs assessment.

## **2.6 Need and needs assessment**

Meeting consumer needs is often believed to be the aim of services/goods providers both in the public and private sectors (Percy-Smith 1996; Zeithaml and Bitner 2003). In the public sector, meeting needs is also used as the main justification for the existence and expansion of public funding for services. There is a sizeable provision of public services in the UK (Talbot 2001). From the 1990s, there has been a revival of ideology of the welfare state which is based upon the belief that need should be the basis of the allocation of public resources (Percy-Smith 1996). However, for those involved in the planning and delivery of the public services, including policy makers, management and front-line professionals, it is often problematic when it comes to the assessment of needs for public services (Doyal and Gough 1991). With lack of good understanding of the need, the public services planning and delivery could be ineffective and sometimes inappropriate (Sanderson 1996). Needs assessment, as a means of gathering information to improve the understanding of the need, is critical to public services provision (Sanderson 1996).

For various reasons, people may have a desire/want or need for certain goods or services. However for the purpose of planning and delivery of goods/services, what is relevant to providers is need for their goods/services, not wants or desires (Percy-Smith 1996; Zeithaml and Bitner 2003). In the case of the private sector, wants could

transform to need when backed by financial ability and willingness to spend (Palmer 2004). With maximising profitability as the main goal, it is relatively easy for the private sector to determine which group(s) of the population should be targeted as their potential customers. On the contrary, the public sector often takes achieving social justice or other reasons as their main goals (Sanderson 1996). In addition to that, the majority of public services are free at the point of use in the UK. Therefore for the wants for public services to transform into need, there have to be some conditions by which individuals should fulfil to become eligible for certain types of public services (Smith 1980). Compared with profitability in the private sector, it can be far more complex to define social justice and thus to determine what constitutes need in public services, given the scarce nature of public funding (Smith 1980).

These difficulties are further complicated by the fact that there are many situations in which individuals in need may not recognise their needs thus demonstrate no want/desire for certain goods/services. There are also occasions in which, for the best interests of either the individual involved or the general public, it is necessary for the individual to receive certain goods or services, even though the individual has no or opposite desire. In the UK, CIAS are provided to help members of the public who do not have sufficient knowledge and skills to make informed decisions, thus could suffer potential detriment (DTI 1999a). Some of them might not realise this. For their individual benefits and also for the interest of the UK economy, many consumers are in need of CIAS to assist them to make discerning choices.

### **2.6.1 The concept of need for public services**

Human need is a complex and controversial concept. According to Firat and Dholakia (1998), the genesis and transformation of need have not been well studied in social disciplines, rather, need is assumed as derived from the human nature. Instead of the essence of need, the appearance or form of need have been the focus of many studies. For example, in the discipline of marketing management, need is often considered to be associated with 'lack', suggesting that something missing is causing an imbalance (Desmond 2003). The centre of the controversy is on whether need is an objective phenomenon, how need is constructed, and whether need can be objectively assessed (Doyal and Gough 1991). Maslow defines the hierarchy of needs in which the lower levels of need arose from human nature of physiology, such as the need for food and drink. Higher levels are associated with human psychology, such as the need for self esteem and self actualisation, and the lower levels of need have to be satisfied prior to the higher levels (Maslow 1970). Since the CIAS in this research refers primarily to public service provision, it is necessary to briefly review the relevant theories on the needs and needs assessment for public services to help to provide the theoretical context to and to determine the scope of this research.

When it comes to the public services, the concept of need is further complicated by the fact that public services are usually publicly funded, and the users' ability to pay is often not a part of the consideration of services provision. The need of the society, namely the pursuit of social justice and the maximisation of the social stability/efficiency is often an important consideration for the provision of public services (Sanderson 1996).

The need for public services and needs assessment are not new concepts. The research on these concepts started and expanded alongside the development of public service provision itself. Many of the earlier literature provide the foundation in the area of needs assessment, and they are still very relevant to today's research. This explains the reason that some of literature from that period was used in this chapter.

### **2.6.2 The four different forms of needs**

How needs are defined or assessed will reflect different perspectives and values of different groups. This introduces the argument on which parties might be suitable position to define or assess needs. Bradshaw in his influential work 'the Concept of Social Need' provides a 'taxonomy of need' which consists of four categories of needs (Bradshaw 1972, p.641).

- Normative needs
- Felt needs
- Expressed needs
- Comparative needs

According to Bradshaw, normative needs are defined or agreed among the professionals who are in positions to set standards, and those who fall short of such standards will be regarded as having needs. Felt needs refers to desires experienced and identified by individuals or households involved. However, for various reasons those involved do not explicitly express such needs. Expressed needs refer to the portions of felt needs that are expressed by those in need. Finally, comparative needs refer to defining one group's needs by making comparison with another relevant

group (Bradshaw 1972). The fundamental argument of Bradshaw's 'taxonomy of needs' is that the way of conducting needs assessment differs depending how need is defined. Bradshaw also argues that the real need can be identified when the needs assessment incorporates these four perspectives (1972). This leads to the question of what needs assessment is about, why it is necessary to assess needs, and how needs should be assessed.

### **2.6.3 Needs assessment**

Needs assessment is not only about choosing appropriate methods, or identifying relevant issues, but it is also about the principles or values on which the needs assessment practice is built upon. Such principles and values have profound influences on both the process and outcomes of needs assessment, as argued by Summers:

*'Needs assessment is an emergent social institution; an organised behaviour with underlying beliefs, values and assumptions'*

(Summers 1987, p.4)

Similar to the concept of needs, needs assessment for public services has also attracted much attention from academia, policy makers, and public service professionals. This increasing recognition of the importance of needs assessment is mainly for the following reasons (Percy-Smith 1996).

Firstly, needs assessment is often required by law or recommended by government initiative to support a number of new policy developments. For example, each local Consumer Support Network is required to conduct a local needs assessment prior to

its formal establishment (Brennan and Galloway 2002). Other relating policy developments such, as Consumer Direct, have also gone through a period of assessment of needs (DTI 2002; DTI 2003a).

Second, as the system of public services becomes more and more complex, more departments are competing for the scarce resources. Needs assessment is often used to justify bidding for budgets (Summers 1987).

Third, there has been a rediscovery of inequality and even poverty in the UK. The emergences of disadvantaged communities such as inner cities and ethnic minorities have been the results of many social changes. Reducing these inequalities and poverties has been one of the key agendas of a string of UK governments. Needs assessment could provide a means to identify those disadvantaged communities and provide a direction for governments to channel the relevant efforts (Sanderson 1996).

Finally, the political and ideological environment of the UK has shifted from the New Right, which believes that the market forces should be the ultimate determination of resource allocation, to the revival of the emphasis on social justice, which argues need should play a bigger role in public service provision (Sanderson 1996). Such a shift has created a political atmosphere for the debate on needs assessment.

Needs assessment is primarily about citizen participation in decision making (Coote 1993). Thus, different values underpin the needs assessment reflecting different way of thinking of how citizens should take part in public affairs governance. Therefore, it is necessary to explore the various ideas of how public affairs should be run, in other

words, how the citizens' opinions and preferences be heard and reflected by the governance.

#### **2.6.4 How public affairs should be governed.**

For public services, needs assessments are often initiated by governmental agencies or other organisations in power with the aim of gathering information on those who are or should be the recipients of the services. Therefore, needs assessment is essentially a communication process between government (service provider) and citizens (the users) (Summers 1987).

There are two popular views regarding how state/governments should be governed in a democracy: populism and elitism. Each of these ideologies has its own understanding of what role ordinary citizens could and should play in state governance. A brief discussion of three ideologies is necessary to establish the broad context of needs assessment.

##### **2.6.4.1 Populism**

Populism emphasises the idea of citizen participation which is realised in the two principles of political equality and popular sovereignty (Rosenbaum 1987). For populism, political equality is the foundation of the practices of democracy. Members of a society should have equal rights and thus an equal chance to influence public affairs if they choose to do so. Furthermore, populists take the view that each member of society will act actively to participate in the policy making process. Since each citizen may have a different level of knowledge and skills, populism relies heavily on education to enable individuals to fulfil such a role. Since citizens are active, they will



be willing to undertake education, so in populism, the society will ultimately reach a perfect stage where each member of society will not only have equal opportunity but also have equal impact on state governance (Rosenhaum 1987).

Popular sovereignty refers to the idea 'Government is a creation of the citizenship and responds to people's needs and wishes, nothing more and nothing less' (Summers 1987 p.5). This is the logical result of the first principle. Since each member of the general public is actively participating in policy developments, they will ultimately achieve the state of self governance. Thus policy developments should be the collective result emerging from the whole public's values, preferences and priorities with the sole aim of satisfying the public's needs, and nothing else (Summers 1987).

If a populist way of governance is achieved, there will be no need for needs assessment (Held 1987). Since each policy initiative is developed in a process where all public needs are reflected, the needs are built into the new policy development, so there will be no chance for any wrong policy to be initiated. However, there is a utopian aspect associated with populism which makes it unrealistic (Summers 1987). For example, in reality, there are many people who are passive and reactive. For various reasons, people will not be keen to let their views heard. Furthermore, populism ignores the role of the politician and civil servants. No matter how democratic the formation processes of the policies are, such processes will always be run by a limited number of people, the professional politician and bureaucrats, not the whole population (Held 1987). These professionals will have their own interests and viewpoints. It is naive to assume that these professionals won't have any influences on

the policy to reflect their own perspectives (Summers 1987). In contrast to populism, elitism relies heavily on the professionals to govern public affairs.

#### **2.6.4.2 Elitism**

Elitists believe that there are two groups existing in society, the elite and the ordinary people, in other words, the ruling group and the group that will be ruled. The ruling group will be those who have passion, commitment, knowledge and skills to be able to manage public affairs. On the other hand, there are masses who are either not committing themselves or do not possess sufficient knowledge or skills to exert direct influence on the governance of the state (Held 1987).

In this style of governance, elitism promotes a consensus that the ordinary people are detached from the running of the state, and the elite class have the mandate from them to organise public affairs (Almond and Verba 1965). The reasons for such arrangements are, first, the running of the state/public services is complex, often beyond the capability of most members of the population. Second, if everyone is directly involved in state governance, low efficiency and instability are likely to happen, thus damaging the interests of the whole population.

For elitism, democracy is essentially the competitions and compromises between ruling groups. The key to social improvement is to create and improve the leadership of elite groups. From the elitist perspective needs assessment is a one way process. The ordinary do not need to express their views since either they are not in position to fully understand their real needs, or there is not a need for them to do so since the assessors (ruling groups) are capable of making judgements on what the masses' real

needs are. The only likely purpose of needs assessment practice is to provide evidence to justify the ruling groups' policy ideas (Held 1987).

There is no clear dividing line between populism and elitism in the real world. As Summers (1987) suggests, it is better to describe the relationship between the two ideologies as putting dyes into corners of a swimming pool. As the colours expand, while the centres of the colours remain, the edges become a blur. In reality, it is also difficult to image any country purely adopting only one of these ideologies alone, since both of them have some aspects of utopianism associated with them. In modern democracies, one could find characteristics associated with both ideologies (Held 1987).

#### **2.6.4.3 Characteristics of modern democracy**

Democracy is widely accepted as the best possible way of governance in the western world, especially after the Cold War. According to the German sociologist Robert Michels:

‘In an ideal democracy, citizens’ need should be met without any problems. In reality, due to many constraints, many citizens’ needs are not met, indeed they are being depressed with low expectation from certain groups of citizens’. (Michels 1962, p.25)

One important characteristic of modern democracy is that it involves a complex structure of governance. Government alone involves many levels, from central, to regional and local level. Each level of government consists of different departments, ranging from health, education to trade and so on. Inevitably, such a complexity will

lead to malfunctions such as bureaucracy and low efficiency (Michels 1962). Since the complexity and bureaucracy are natural characteristics of modern democracy, it is logical to conclude that inevitably there will be a problematic relationship between the government which decides how the public service is run and the public, who are the recipients of public services. One of these problems is miscommunication (Held 1987). The problems of miscommunication are twofold. First, there is a lack of communication, and second, there may be an improper communication. Both situations could result in policy developments either reflecting policy makers' own agenda or policy makers' wrong understanding of the public's needs. Needs assessment could be a means of solving such problems. However, for needs assessment to be effective, the assessor should adopt an appropriate underlining value system (Summers 1987).

For the underlining values of needs assessment, there are two extremes on one spectrum (Sanderson 1996). On one end there is the belief that the authorities/assessors merely use needs assessment to justify the policies which have been decided before the needs assessment. In this scenario, the needs assessment is bound to generate results to support policy makers' decisions. On the other end of the spectrum, needs assessment practices should have an open mandate to identify what the communities' real needs are. Both ends are extreme situations and unlikely to exist in the real world, and any real needs assessment could be a combination of both views. However, for needs assessment to be effective, assessors should move toward move toward the latter end and with an open mind.

### **2.6.5 The levels of needs assessment**

Regarding whose needs to be targeted, needs assessment could be classified into three levels: national, local/regional and individual needs assessment (Sanderson 1996). It is obvious that national needs assessment aims to provide information about the needs of the whole population of a country or a nation. In contrast, individual needs assessment is about understanding the needs of the particular person or family involved. While all three levels of needs assessment have some common characteristics, each of them has its unique differences. Due to the scope of this thesis, community needs assessment will be the main focus of the discussion.

The idea of community needs assessment is not something new. It had been adopted by community practitioners in the 1960s as a means of gathering information to initiate community development programmes. Since 1970s, more and more local authorities, health authorities, urban regeneration partnership agencies and others started to adopt community needs assessment (Sanderson 1996). The roles given to community needs assessment have expanded beyond community development to become an important element in planning and delivery of local public services (Percy-Smith 1996).

### **2.6.6 Communities and community needs assessment**

Community is a complex concept and there are many ways to define community. The essence of these various definitions is a group of people who are linked in one way or another. In other words, a community is a group of people who share one or more commonalities. There are two main types of such commonalities (Percy-Smith 1996), people living in the same area or neighbourhood, i.e. same local authority area, same

village, and people having one or more shared characteristics, i.e. same ethnic background, similar level of income. Community needs assessments involve gathering information on the needs of a group, either geographically similarly located or who share a common interest. For the needs assessment, such commonalities must be relevant to public services. For example, the supporters of a sports team may not be relevant when conducting a local CIAS needs assessment.

Although a group of people are regarded as one community, it is important to notice that the members of that community can be very different in other respects, and these members are essentially unconnected. They are artificially categorised as belonging to one group. Percy-Smith (1996) points out, communities are not, and have never been, homogenous and without divisions and conflicts. Very often, such divisions and conflicts could result in sub-groups/communities within a community. For example, if a local authority area is a basic unit for needs assessment, there will be several ethnic minority groups as well as the majority white. As a consequence, the needs of a community will not be simply the aggregated needs of individuals, it goes beyond that.

The original idea of community needs assessment was to get a comprehensive assessment of the needs of communities (Percy-Smith 1996). Therefore community needs assessments often tend not to start with a particular set of public services. This is different to the local needs assessment of this research. However, despite such a difference, local needs assessment is very similar to community needs assessment, and the issues concerning communities may also apply to local needs assessments. Furthermore, community need is not simply the aggregated needs of individuals.

Therefore it is important to the community needs assessment to reflect the possibilities or even likelihood of having communities within the community (Percy-Smith 1996). It is also critical for the results of a local needs assessment to include the variety of needs of different groups within the locality. Therefore, it could be critical to identify the effective means of segmentation to identify these communities/groups within the community.

### **2.6.7 The purposes of needs assessment**

Needs assessment could serve several purposes. In general, needs assessment should be able to gather relevant information to create new, or improve the current, understanding of the people in need, thus providing evidence/direction to improve the existing situation. The purposes needs assessment could fulfil depend on whether it is linked with a specific services area.

If linked with a particular services area, needs assessment could fulfil following purposes. First, it could help policy makers with planning public services. Needs assessment could help authorities to predict the future needs of one type of service (Pleasence et al 2001). Second, needs assessment could assist policy makers to prioritise certain types service against other types (Sanderson 1996). Third, needs assessment may assist in the identification of certain groups for allocation of limited resources (Sanderson 1996). Fourth, if the scope of needs assessment is within one service area, it can assist delivery professionals to better understand customers and thus to improve the quality of the services involved (Percy-Smith 1996). If needs assessment is not linked with any public service, it could explore what communities'

needs are comprehensively, to provide evidence either to reshape current services structure, or create new types of services (Sanderson 1996).

#### **2.6.8 The purposes of a local CIAS needs assessment**

The CIAS provided by CSNs are also part of services provided by local government and funded by local taxation. It is accepted that people affected by public services should be consulted and their needs for public services should be reviewed on a continuous basis (Skelcher 1993). Clearly, the local needs assessment of CIAS is linked to a particular services area that is currently provided by public funding. It is a local level of assessment.

Similar to other policy initiatives, local CIAS needs assessment was required by the central policy makers, the DTI, as a condition for each CSN to receive further funding. As a requirement to achieving full registered status, each CSN had to conduct an assessment of the needs of the local community for CIAS. As a predominantly public service provider, the primary goal of the CSN is to satisfy the needs of their customers, namely local consumers. This view is reinforced in the aims statement that CSN should take a customer-focused approach to target local needs (DTI 1999b). The CIAS provided by CSNs are also part of services provided by local government and funded by local taxation. It is accepted that people affected by public services should be consulted and their needs for public services should be reviewed on a continuous basis (Skelcher 1993). Good value was also emphasised by the CSN objectives (DTI 1999b). Since resources are limited, a needs assessment could enable CSNs and other agencies to identify priorities in local needs, thus planning, budgeting and delivery services to meet those needs. Without such an assessment, it is possible



that the wrong policies will be promoted and implemented, thus missing the opportunity to tackle the real issues affecting local communities. A scientific approach to understanding local needs for CIAS could help CSNs and indeed local authorities to appreciate this complexity and avoid making decisions to withdraw such services in the future (Brennan and Galloway 2002). Only with a sound understanding of local needs for CIAS, are CSNs and other CIAS agencies in the evidence-based position to design appropriate services, and allocate their limited resources to achieve their aims more effectively and efficiently (Brennan and Galloway 2002).

It is clear that the purpose of a local CIAS needs assessment is to gather evidence on the needs of local communities for CIAS. The purpose is to improve the existing consumer information and advice services. The local CIAS needs assessment should focus on gathering practical information to help providers to improve their current service provision.

## **2.7 Two existing studies on the assessment of local legal needs**

Although the needs assessment is critical to the satisfaction of local needs, little research has focused on the development of a scientific needs assessment approach itself. In the legal domain, there are two pieces of parallel research focusing on the assessment of legal needs, Pleasence et al's (2001) report 'Local Legal Needs' on the assessment of local legal needs for Community Legal Service (CLS) and Genn's research 'Paths to Justice' (1999). These two studies were considered to be relevant to the assessment of needs for CIAS and offer scope for further development.

The Community Legal Services is an initiative focusing on improving local communities' access to legal advice services in England and Wales. Pleasence et al (2001) developed a Small Area Model of Legal Needs which is a statistical model based on socio-economic data for the CLS to assess and predict the local legal needs thus providing evidence to assist service planning and budgeting. Pleasence et al's approach (2001) involves categorising the possible legal problems facing local communities. Within each category, appropriate proxies (socio-economic data) and their weightings (calculated using statistical models) were identified to indicate the level of need for legal advice. Consumer issues are treated as one problem category. They argue that, since problems of faulty goods and services affect the whole population, the whole local population was chosen as the single proxy to indicate the level of consumer legal needs. After two years of practical evaluation, Pleasence et al (2002) reported that outputs of their model were often not accurate enough in reflecting local legal needs. Thus, the use of this model has been found to be fairly limited apart from providing a starting point for service budgeting and planning. Furthermore, the authors concluded that there was little feasibility in developing a definitive small area assessment model. The implication of these findings is important in relation to needs assessment for CIAS. The feasibility of applying the statistical approach to assessing and predicting the need for CIAS remains questionable since there are limitations in relation to the availability and accuracy of socio-economic data, such as population data from the Census.

Genn (1999) carried out a study amongst the general public on the incidence of justiciable problems and their responses to them. The number of occasions in which the public had experiences of 'justiciable events' in the previous five years were

chosen as one indication of legal needs. The term 'justiciable event' was defined as 'a matter experienced by a respondent which raised legal issues, whether or not it was recognised by the respondent as being 'legal' and whether or not any action taken by the respondent to deal with the event involved the use of any part of the civil justice system' (Genn 1999:12). A similar approach of dividing justiciable problems into categories was adopted, and faulty goods and services were treated as one type. It was found that the public is least likely to seek advice when facing consumer problems (Genn 1999). Genn went on further to study the public's strategies for resolving justiciable problems. Advice seeking is studied through the framework of whether, when, where and to whom the public seek legal advice. Genn's research appears to focus on people's legal needs responding to problems that had already occurred. In contrast, CIAS needs assessment will not only cover the responsive activities once problems arise, but will also consider consumers' need for information and advice to prevent potential consumer problems.

While both research projects provide useful background for an assessment approach of needs for CIAS, the differences between CIAS needs and legal needs require consideration. Although there are overlaps between legal services and CIAS, the CIAS cover both legal and non-legal aspects of services. Both legal studies suggested that disputes over faulty goods and services are spread across different groups of consumer, e.g. rich and poor, young and old. However, the need for consumer advice could be unevenly distributed across different groups of the local community, especially among disadvantaged consumers. Further research is needed to determine whether this is the case. A segmentation approach could be used to divide the general public into groups with similar needs for CIAS. Needs refer not only to the number of

occasions in which people experience legal problems, but also wider issues. Due to individual circumstances, people facing the same consumer problem could have different needs for CIAS. These differences in needs might require different services to satisfy them. The development of a scientific needs assessment model has to address practical issues including complexities of needs, consumer segmentation and the characteristics of information and advice.

## **2.8 The practical issues of CIAS needs**

To assess the local consumers CIAS needs, the practical issues could be viewed as two fold, what types of CIAS are needed and how CIAS should be delivered. As previously discussed, consumers are facing a significant amount of detriment; the purpose of CIAS is to assist the general public to make discerning decision to address the problems they are facing or to avoid any future problems (DTI 1999a). Nowadays, consumers are facing many kinds of problems due to the fact that they make many kinds of purchase decisions. Some of decisions are simple and straightforward, some of them can be complex with long lasting consequences. To accommodate this complexity, Consumer Direct employs a classification system to record the complaints they receive. There are seven broad consumer problem categories in the system including:

1. House Fittings and appliances
2. Other household requirements
3. Personal goods and services
4. Professional and financial services
5. Transport

## 6. Leisure

## 7. Broadcasting

Within each problem category there are many sub-categories referring more specific areas (for the detailed listing of the sub-categories, please see Appendix 2). The complexity of the consumer problems facing UK consumers are clearly illustrated by this system. Thus it is necessary to assess the local consumers' CIAS needs toward different categories.

The next aspect of CIAS needs is the three levels of need. Brennan and Galloway (2002) argue that consumer information and advice needs could be viewed at three levels, the potential need, demand based need and actual need. Pleasence et al (2001) adopt a similar approach to define legal needs as three levels. Potential need refers to all the events in which individuals experience the circumstances that involve the potential for consumer information and advice. Demand-based need refers to the occasions when people do seek consumer information and advice and actual need refers to the events when people obtain information and advice successfully. Providers should be aware of these three levels of need and their differences. They will then be able to determine which level of need is relevant to the design and delivery of CIAS. Potential need should be treated cautiously since this view ignores the fact that people experiencing problems may or may not seek information and advice (Brennan and Galloway 2002). Compared with the other two levels, actual need is easier to assess, although it could be unreliable where there is poorly designed and delivered provision. Demand-based need could be the most relevant to the assessment, since it indicates the number of consumers who will seek CIAS

(Pleasence et al 2001). Yet, the existing provision of information and advice gives some indications to the needs level. A gap analysis could be useful to indicate the extent to which the CIAS needs are met by the supply in a local area (Brennan and Galloway 2002). Gap analysis could provide another alternative method which could be incorporated into the needs assessment model of CIAS.

The level of consumer knowledge could also be an important aspect of CIAS need. The purpose of CIAS is to assist the consumers who do not have sufficient knowledge and skills to make suitable decisions (DTI 1999a, DTI1999b). If an individual consumer is well equipped with suitable knowledge, he or she will not seek CIAS to assist them to address their problems. Some research evidence suggests that overall UK consumers lack sufficient consumer knowledge (M.O.R.I. 2003, Ritters 2003).

The next aspect of needs is consumers' motivation to seek CIAS. This should be studied in close connection with the three need levels. Why does some of the potential level of need transfer or not transfer to demand. There are many factors preventing the potential level of need transferring to the demand level (Brennan and Douglas 1999), (Consumer Direct 2004). Consumers need information to make purchase decisions, post-purchase evaluations and complaints. As the customers of CIAS, their activities of seeking external CIAS could be viewed typically as the consumption of public services. Within the consumption process, consumers' ability to recognise the needs, perceptions and expectations of the services all have important impacts on the consumption activities. The public's perceptions and expectations of available services are critical to whether the needs will transfer into demand (Zeithaml and Bitner 2003). Schmidt and Spreng (1996) propose a model of external consumer

information search at the pre-purchase stage. They identified four categories of factors influencing consumer external information search behaviours: the ability to search, motivation to search, perceived benefits of information search and perceived costs of information. It is necessary to study roles of consumers' motivations, perceptions and expectations for CIAS in relations to the concepts of different levels of need and supply. For example, Pleasence et al (2001) found people living in rural areas prefer to use the high-volume legal advice suppliers in the city centre despite the travelling time and expense, since these high-volume suppliers are perceived by consumers to be of better quality, thus the demand for high volume suppliers tends to be greater. Having understood the main factors preventing consumers from using CIAS, suppliers could then identify measures to promote demand, within available resources.

The next aspect of needs is consumers' preference of delivery methods. The common delivery methods are telephone, face-to-face, Internet and video-links, posting print material including leaflets and publications. Consumers might prefer the telephone since it is easy, fast and convenient and anonymity can be preserved. Palmer and Monaghan (2001) found 32% of users seek information and advice through the telephone. However, many consumers have negative perceptions towards advice provided by telephone as they perceive that the enquiry will be dealt with less effectively than by personal contact. Face-to-face is another preferred delivery method. Ninety-two percent of users in the same study preferred face-to-face contact, and consumers felt greater ownership of the enquiry when speaking directly to someone (NCC 2001a). However, consumers' preferences are also linked to the content, type and other characteristics of a particular piece of information or advice, and this will be discussed later.

So far the idea of needs assessment is based on the assumption that consumers are rational and able to recognise their needs for CIAS. This might not always be the case. Dickson et al argue that consumers could be irrational and do not always have a clear understanding of their needs. Their needs could be influenced by the service providers (Dickinson et al 1986). As previously discussed, some consumers do not understand their rights and are not aware of the available sources of CIAS. The level of consumer knowledge, the awareness of CIAS, and the level of consumer literacy all play a role here. Consumer education is a powerful weapon to achieve similar goals consistent with those of CIAS (NCC 2001b; Ritters 2003). Instead of providing CIAS passively, there may be a case for CIAS agencies to assess the levels of consumer knowledge including the awareness of CIAS and consumer literacy, and thus design educational services to proactively promote consumer confidence.

### **2.8.1 Consumers and consumer segmentation**

With different agendas, organisations define consumers in different ways. OFT often refers to consumers as those consuming goods or services mainly from the private sector (OFT 2002). The NCC emphasises that those receiving public services are also consumers. The NCC defines consumers as ‘everyone in society in one part of their life: that is as the purchaser or user of goods and services, whether privately or publicly supplied’ (NCC 1984, p.3) Accordingly, CIAS could also cover two levels. In the narrower level, CIAS cover those service provision regarding faulty goods and poor services. In the broad sense, CIAS might cover additional public service areas including health, education and other areas. However, this issue is not difficult to solve in terms of needs assessment, since agencies are usually aware of the range of



information and advice services they provide. CSNs' services mainly cover the narrow level of CIAS.

The needs for CIAS may vary from consumer to consumer. Although problems of faulty goods and services exist across the whole population, there are some groups of consumers who are considered more vulnerable than others such as the elderly, poor or disabled consumers. In terms of seeking information and advice, research evidence also suggests that different groups of consumers tend to have different levels of consumer knowledge. For example, according to one M.O.R.I. survey, 78% of respondents of social class AB felt informed about consumer rights. This was higher than the 60% of those respondents of social class DE (M.O.R.I. 2003). In Scotland, consumers aged over 75 could be facing difficulties accessing information and advice services that are often delivered by new technology such as the Internet, since their access to the Internet is lowest compared with other age groups according to the Scottish Home Survey (Hope et al 2003). Since the needs for CIAS are influenced by the level of consumer knowledge and ability to access services, thus the need for consumer information and advice could be unevenly distributed across the population.

Further research is needed to find out the significance of the differences of needs among consumer groups. If these differences cannot be ignored, accurate needs assessment will have to involve the identification of the appropriate means to segment general consumers into groups and meet their needs more effectively. There are many methods to segment consumers using one or more characteristics such as demographic, socio-economic and geographic characteristics. Other characteristics regarding personality and lifestyle could also be adopted to categorise consumers.

One interesting method to categorise consumers is the vulnerabilities suffered by different groups of consumers. Some groups of consumers such as young, disabled or elderly consumers face a disproportionate number of consumer problems and receive below-average consumer benefits. The NCC (2000) defined these consumers as disadvantaged consumers. Their disadvantages could come from the lack of purchase power, exploitation, discrimination, social exclusion and other factors. All these sources could lead to vulnerability factors, namely the characteristics that expose them to consumer disadvantages. These vulnerability factors could be applied to consumer segmentation, since majority (69.7%) of the UK public are disadvantaged consumers (Burden 1998) and reaching vulnerable consumers might be important to CIAS agencies including CSNs. The NCC (2000) identified the following disadvantaged consumer groups: consumers under 20, full-time carers, lone parents, older people, people dependent on state benefits, people living in rural areas, people on low incomes, people with impaired hearing, eyesight or mobility, people with learning difficulties and people with low literacy. There tends to be overlap between these groups since vulnerability factors are often associated with each other causing more serious problems, resulting in consumers being in worse situations with greater need for CIAS (Burden 1998). Further study is needed to consider the feasibility of adopting vulnerabilities as a means of to segment consumers.

While the NCC study identifies consumer age and location as disadvantage factors, it may not always be the case. Consumers with different ages may have different needs for CIAS some of the differences may not be related to the vulnerability. For example, due to the low acceptance to new communication technology, older consumers may still prefer to access CIAS face to face. On the contrary, consumers living in rural

areas may prefer to access CIAS via remote means other than face to face (Harvey 1996). CIAS assessment should study the possible difference among consumers with different ages or locations. In the case of young consumers, they often demonstrate different consumption behaviour to the rest of the age groups. For example, in the case of healthy food, a gap was identified between younger consumer's knowledge and their actual food consumptions (Brown et al 2000). This could be unique compared with the rest of age groups. A tailor-made CIAS may be needed to target the young consumer specifically to reduce such a gap. While the appropriate consumer segmentation approach to needs assessment remains to be solved, the needs assessment is further complicated by other issues such as the characteristics of consumer information and advice.

## **2.9 Consumer information and advice**

Information and advice are two different but related concepts. Harvey (1996) suggests that information is about enabling consumers to identify the types of problem and being able to find further more specialist sources of information regarding that problem such as a leaflet. Advice refers to information provided according to a particular situation consumers experienced and enabling them to identify the ways to solve their problems, e.g. face-to-face counselling. Harvey also argues that information and advice could be viewed as a spectrum of services with no clear differences between them. The contents of consumer information and advice in general could be categorised into two kinds, the awareness-raising information and enabling information. Awareness raising information refers to those intended to raise the profile of services among targeted audiences and the latter type of information is aimed at assisting or enabling consumers to take specific actions to solve their

problems. For example, a leaflet on the introduction of a CSN provides awareness raising information about the service providers in the local area and a webpage of how to deal with door-step selling involves information regarding specific actions in relation to, for example, consumer safety. The level of surrogate is another way to analyse information and advice. CIAS could be regarded as surrogate services. Providing information involves a limited surrogate and acting on consumers' behalf could be considered as a full surrogate service. The distinctions between information and advice might result in different methods of delivery (Harvey 1996).

On the other hand, consumer information and advice services should be provided to meet consumer needs at different stages in the consumer purchasing process. The purchase process involves three stages, pre-purchase, purchase and post-purchase thus consumers could need CIAS in each of these three stages. While the majority of the CIAS currently available are mainly focusing on helping consumers to seek redress, consumers might need information and advice prior to purchase in order to avoid such situations. This is reflected in the DTI's definition of consumer information and advice:

- What to look out for when buying goods and services;
- Consumers' rights and obligations when making purchases;
- How to obtain redress when things go wrong (DTI 1999b).

A DTI report regarding a comparison of international consumer regimes between the Organisation for Economic Co-operation and Development (OECD) countries found that the UK is one of the best OECD countries in terms of provision of consumer

advice but needs to improve on providing trading information enabling consumers to identify good traders and avoid bad ones (DTI 2003b). A NCC report 'Trading Information' highlighted the consumers' need for such information (2002).

Another method to classify advice and information is related to problem categories. The general public are facing increasingly complex markets and have to make decisions over much wider choices of goods and services. CIAS do need to reflect the ever changing market situation (DTI 1999a; BIS 2009a). The consumption of different goods and services impact on consumers in different ways, some are serious and long-term and some are not. Some purchase decisions are complex and require a higher level of knowledge, and others are simple and do not require special knowledge. Research indicates that due to the differences in the importance of various purchases, consumers tend to spend effort which is proportionate to each purchase decision. For the more important purchase, the consumer is more likely to seek external information and advice to avoid incorrect purchase decisions (Schmidt and Spreng 1996). Therefore, it is necessary to develop a method of categorising consumer problems and their likely frequencies. The evaluation approach of their importance might also need to be addressed in the needs assessment research. Since the resources of CIAS are limited, needs assessment should be able to identify the more important problem areas to be prioritised in the services.

## **2.10 Chapter summary**

This chapter reviews the existing literature surrounding local CIAS needs assessment. There are four key elements in the UK consumer landscape including consumer protection, representation, consumer education and CIAS. Working along with other

elements, the provision of CIAS is critical to empower UK consumers who are facing a significant amount of detriment every year. There are two levels of CIAS provision in the UK, national and local. The local provision is important to meet local communities' needs for CIAS.

The local provision of CIAS in the UK is largely left to the public and charitable sectors, and many local providers struggle to meet local needs. Due the limited funding available to the local CIAS providers, there is a case for these organisations to assess the local CIAS needs, gather real evidence to improve the existing services or design new services to target local needs more effectively, thus to use the limited funding more efficiently. Moreover, different consumer groups may have different CIAS needs, particularly the disadvantaged consumers tend to have greater CIAS needs compared with other groups. Helping the disadvantaged consumers is also a high priority for UK government and many CIAS providers. Thus it is important to assess the differences of CIAS needs across different groups. CSN was an initiative aimed at joining up the local CIAS agencies to better meet the local CIAS needs. During the CSN initiative, it was discovered that there was a lack of well developed, tailor-made local CIAS assessment model to be employed by the local CIAS agencies.

While many CSNs had attempted to assess local needs, the lack of a well researched model has hindered the quality of the assessments. Local CIAS needs assessment is a complex practice. This research also identified the issues surrounding CIAS needs assessment which can be summarised as four categories: the theoretical issues of the concept of needs for public services in general; the practical issues of needs for CIAS; the theoretical issues of assessment; and the practical issues of assessment technique.

The literature review revealed rich bodies of literature concerning both the theoretical issues of the concept of needs and theoretical issues of assessment. Little research has been found to provide practical guidance to front-line professionals on both CIAS needs and CIAS needs assessment. Therefore, this research should focus on practical issues regarding needs for CIAS to develop a scientific CIAS needs assessment model tailor-made for use by CIAS professionals.

This chapter also identified key relevant issues on the need for CIAS including local consumer preferences on the method of delivery of CIAS; consumer preferences on CIAS covering different purchase stages and problem categories; and the local consumers' level of consumer knowledge. The possible segmentation methods were identified including: consumer age, consumer disadvantage and consumer location. Other practical issues include the levels of local CIAS need and the consumer's ability to understand her/his CIAS need.

Having reviewed the existing literature, it is clear that there is a gap in both academic and professional knowledge for a well researched local CIAS assessment model. In order to fill this gap effectively with the limited resource available, the focus of the research was set on the practical issuing surrounding on local CIAS needs and needs assessment. As explained earlier, although there is a close link between CIAS and consumer education, it was decided that this research should focus on the CIAS only. Similarly, due to resource constraints, Northern Ireland was not included in this research. It is therefore the main aim of this research to investigate and develop a scientific conceptual local CIAS needs assessment model which could potentially assist local agencies to gather evidence effectively on local CIAS need and thus

improve the planning and delivery of their services. This main aim is achieved by the following objectives:

1. Identifying relevant practical issues surrounding local CIAS need and needs assessment;
2. Proposing possible means of local consumer segmentation and testing its effectiveness;
3. Identifying the key stages involved in local CIAS needs assessment;
4. Investigating the identified relevant practical issues of local CIAS needs assessment with the CIAS professionals by conducting semi-structured in-depth interviews in first phase;
5. Comparing and contrasting the relevant views of the CIAS professionals against the data gathered in quantitative questionnaire survey on the local consumers;
6. Developing effective diagram models to represent the findings at both phases;
7. Using both qualitative and quantitative findings to identify the areas of local provision needing further improvements;
8. Using the findings from both qualitative and quantitative phases to identify possible areas for future research.



## **Chapter 3. Research methodology**

### **3.1 Introduction**

This chapter describes the research process towards developing a scientific model of assessing consumers' needs for CIAS. As discussed in Chapter 2, the aim of this research is to develop a scientific local CIAS needs assessment model to provide practical guidance to local CIAS agencies. The model should address the key aspects when conducting a local needs assessment. This aim can only be achieved when the appropriate research methodology was identified and applied. Methodology is regarded as one of the critical areas of social research since research methodology and methods will have significant impact on the process and then the outcomes of research (Denscombe 2007, Blaikie 2000, Crotty 1998). For this research, considerations have been given to the following methodological issues including the research philosophy, the structure of the research, research methodology, research methods and the practicality of the chosen research methods.

### **3.2 Research philosophy**

According to Crotty, there are four elements which social researchers should pay attention to in social research: epistemology, theoretical perspective, methodology and method (Crotty 1998). The epistemology and theoretical perspective are fundamental and have deciding roles over what methodologies and methods can be employed for research. The epistemology is concerned with the question of how the social phenomenon is investigated, thus how knowledge is constructed as the outcome. There are two main paradigms: positivism and phenomenology between

which there is an ongoing debate on which of the two is more appropriate to the generation and formation of social knowledge (Crotty 1998).

### **3.2.1 Positivism versus phenomenology**

Positivism has its origin in the natural science. It believes that the world exists externally to the observer and its properties can be objectively measured by the researcher (Easterby-Smith et al 1991). It argues that knowledge is objective and factual, thus hypotheses testing is the main emphasis of this approach. A vast array of statistical methods has been developed to be employed to test hypotheses based on the level of probability. It emphasises the elimination of the values of the false, and seeks true knowledge and its generalisation to be used to understand the wider world (Henwood and Pigeon 1993).

In contrast, Phenomenology argues that the human world is socially constructed. Depending on their positions and viewpoints, human beings may have different interpretations of the same social phenomenon (Easterby-Smith et al 1991). Furthermore, any knowledge is generated via the interactions between the researcher and the researched, thus the reality is socially constructed and any meaning/knowledge is given by people (Easterby-Smith et al 1991; Strauss and Corbin 1998).

At the epistemological level, the two paradigms are opposite to each other, with no overlapping in between (Creswell and Clark 2007). However at the methodological and method levels, the two stands are not mutually exclusive, and sometimes inter-related (Bullock et al 1995). For example, in the area of the statistical testing, the

widely accepted probability of 5 percent is an artificial level which was decided on a subjective basis (Field 2005).

### **3.2.2 Research methodology, qualitative versus quantitative**

Derived from the two paradigms of epistemology, there are two distinctive research approaches, qualitative and quantitative methodology. Qualitative methodology is underpinned by the phenomenological and interpretivist philosophy with the intention to explore the views/understanding and experience of the research subject. The emphasis of the qualitative methodology is to outline the key aspects of a social phenomenon under investigation, and generalisation is normally not on the agenda (Prasad 2005). The common research methods are unstructured or semi-structured interview (Strauss and Corbin 1998).

On the other hand, the quantitative methodology has its root in positivism. The focus is on testing hypotheses which are formed before the investigation (Babbie 1990). The aim of the research is to develop generalisations that lead to the theory and allow future application. These generalisations are enhanced if the data and research methods involved are valid and reliable (Creswell 1994). The main research method of data collection and analysis associated are surveys with the aim of generalising findings gathered from a selected sample of the research population (Babbie 1990).

### **3.2.3 Combining two methodologies in social research**

As mentioned, although the natures of these two methodologies are very distinctive from each other, it is not the case that the two are mutually exclusive. Due to the

pluralistic nature of the modern social study, the two methods are often combined (Greene 2007). Furthermore, for policy-oriented social research like this research, a combined approach can be particularly effective, since it has an element of evaluation built in the process (Clark 2001). There are a number of ways the two can be combined, one of which is that the qualitative studies can form the basis for quantitative testing (Bullock et al 1995). According to Clarke, in social policy related research areas, both quantitative and qualitative approaches can fulfil important functions by identifying different aspects of the same phenomenon. Both approaches can be useful to help governmental and voluntary organisations to evaluate the current situation and to plan future services (Clark 2001).

### **3.3 Nature of this research**

Clarke (2001) argues that there are two basic types of social research: the basic and applied social research. The distinction between the two lies within the research intention. Basic social research is often discipline-oriented with an intention to understand certain human social behaviour, thus constructing, testing and refining theory is the main focus (Clarke 2001). On the other hand, applied social research aims to provide an insight into certain social issues thus to form some guidance to the relevant social policy making (Bulmer 1982). Clearly, this research can be considered as applied research.

Furthermore, there are three main types of applied research according to Rossi and Whyte: descriptive, analytical and evaluation (1983). Descriptive types of applied social research tend to focus on gathering data of intelligence and monitoring the current social condition and its trend over a period of time. Beyond this, analytical

studies put emphasis on modelling a special social phenomenon under investigation. According to Bulmer, the purpose of analytical research is to provide a set of actions to tackle certain social phenomenon which is beyond simply monitoring it (1982). Further down, evaluation research aims to study how effective the existing knowledge has been In terms of assisting the policy-making process or guiding the practical action (Clark 2001). This research can be classified as analytical applied social research which would be appropriate for providing model/solution to the planning process of the local CIAS agencies. Hence, the practical aspects of CIAS needs and needs assessment, which could provide practical guidance to local agencies, should be the focus of this research. For research on need for public services, there are two research populations who can provide valuable data, the professionals delivering the services, and the general public on the receiving end (Bradshaw 1972).

### **3.4 Research populations**

Depending on how it is assessed, needs can be defined from four perspectives: normative needs, felt needs, expressed needs and comparative needs (Bradshaw 1972). One of the main differences between the normative needs and felt or expressed needs is by whom the needs are defined. According to Bradshaw, the normative needs are defined by the professionals and often used as the basis to service delivery (1972).

#### **3.4.1 Needs assessed by professionals**

For this research, the professionals who deliver CIAS are well positioned to understand how needs should be assessed, since the nature of their job and their closeness to the consumers enable them to have direct and up-to-date understanding

of consumers' needs for CIAS. Although currently lacking a scientific assessment model in Great Britain, many CIAS agencies have been engaged in some forms of assessments since planning is always a part of services, and assessing needs is an integral part of the planning process. For example, the requirement of a local needs assessment prior to the setting up of each local CSN. The professionals' experiences/expertise, and their understanding of the needs form one of the basis of the CIAS provision.

However, there might be some limitations attached to the views of the professionals. Firstly, the term of professionals is generic. Some people, depending on their positions and experiences, might not have the opportunity to come across assessing the needs. Although connected, providing CIAS and assessing of CIAS needs are different activities. Many advisors might not have any experience with assessment issues.

Secondly, professionals may only have limited knowledge and experiences with non-users. Due to the nature of their jobs, professionals may have gathered some understanding of those who are using or have used their services. However, needs assessment is also about those who have not used the services. In many cases, the needs of non-users can be more important to needs assessment (Percy-Smith 1996).

Thus, although the professionals as a group are appropriate to be consulted on this topic, careful selection is needed to identify the appropriate sub group of professionals who are experienced and knowledgeable on local CIAS needs assessment.

CSN coordinators were well placed as a sub-group to this research. There were 189 CSNs established by the time this research commenced. One coordinator was assigned to each CSN. From a list of these coordinators obtained from the LACORS, it could be observed that a majority of them were either working for CAB or TSS. Also, a majority of them held senior positions in their organisations. Furthermore, each CSN was required to conduct its assessment of local CIAS needs, either by themselves or hiring consultants, as a condition to obtain the full status. Therefore, these coordinators had had an opportunity to consider and participate in formal local CIAS assessment process which could help them to gain an up to date understanding on the issues. Based on these reasons, the CSN coordinators were chosen as the population of the first phase of the research. However, their views and understanding only represent one side of CIAS. In order to ensure the scientific nature local CIAS needs assessment, it is necessary to consult the recipients of CIAS, namely the general public.

#### **3.4.2 Needs reported by consumers**

According to Bradshaw (1972), needs can also be viewed as felt needs and expressed need by those who receive the services. The views of professionals can only provide one side of the picture, and there might be a mismatch between views of service providers and those who are the recipients of the service. It is therefore necessary to verify the understanding of professionals as how well their views reflect the reality. The service recipients here refer to both the users and the potential users of CIAS which is the whole of the local community, the general public.

### **3.4.3 Characteristics of the two research populations**

Having determined the two populations, in order to choose appropriate research methods, it is important to study the characteristics of the two populations. CIAS is a complex area, and it might be difficult for an ordinary consumer to comprehend his or her own needs, let alone to be asked to articulate on how best to assess the needs of other fellow consumers or the communities they belong to. In other words, while it is feasible to ask the professionals about how to assess CIAS needs, it might be difficult to ask ordinary members of the public the same question. Thus it is necessary to have different research methods to the two populations.

Bradshaw's (1972) concept of felt needs is relevant here to this research. While consumers might not have the ability to answer how best their needs can be assessed, they could answer questions such as to record what consumer related problems they have experienced and in what category. They are also capable of indicating how they would prefer to access CIAS. Personal information can also be collected from the general public. Building upon these data, it is then be feasible to test the views of professionals on the needs assessment model.

### **3.5 The feasibility of involving the general public in the first phase**

The feasibility of involving the general public in the first phase of research was carefully considered by the author when the research methodology was designed. It is clear that the professionals have developed their understanding on not only the CIAS needs but more importantly the local CIAS needs assessment from their practices in



the CIAS field. This was particularly the case for CSN coordinators. Therefore, they were considered as the ideal population for the first phase.

On the other hand, the general public was not considered as ideal for the first phase due to the following reasons: first, needs assessment is not directly relevant to the general public. By definition, the general public is not the conductor of the needs assessment. Of course, the general public have views on their needs, for which they were to be consulted in the second phase, based on Bradshaw's concept of felt needs and expressed needs (1972). Due to their lack of experiences of assessing needs, it can be difficult for them to ask them to articulate on something on which an overwhelming majority of them do not have any experience.

Second, the essence of the research methodology adopted in this research is to compare and contrast the understanding of the professionals with the reality which was gathered from asking direct questions, not the ones on how needs can be assessed, to the general public. Therefore it was not feasible and necessary to involve the general public in the first phase. Having stated the reasons, it is also necessary to acknowledge that the general public has informed the first phase via the professionals, since professionals understanding of CIAS needs assessment were developed from their working with and for the general public.

### **3.6 Structure of the research**

Based on the characteristics of these two research populations and research objectives, a two-phase research process was chosen. The first phase was qualitative research using the semi-structured interviews suitable to gather knowledge and understanding

of the professionals with regard to how best CIAS can be assessed and understood. The focus of the second quantitative phase was to gather data from the general public to record their first hand experiences and personal preferences of CIAS. An on-street questionnaire survey was chosen to gather sufficient data to statistically verify the results of the first phase. The research process was conducted as:

- 1) The qualitative phase (the professionals)
  - a. First stage: the initial email survey
  - b. Second stage: the semi-structured interview
- 2) The quantitative phase (the general public)
  - a. The on-street questionnaire survey

### **3.7 Triangulation/verification**

Triangulation means viewing the same social phenomenon from different angles. The basic reason for triangulation is that the research results are improved by comparing and contrasting results from research of different perspectives (Denscombe 2007). According to Denzin (1983), there are several types of triangulations including methodological triangulation, data triangulation and theory triangulation. Within the methodological triangulation, there are two different types, within methods and between methods.

Between methods methodological triangulation is the most common method in social science. It refers to comparing the results collected using different research methods

(Denzin 1983), which was appropriate to this research. According to Denscombe (2007), there are two advantages for this type of triangulation. Firstly, findings of different methods can be compared and contrasted to improve the validity of the results, and secondly, results can also be complementary to each other to create a fuller understanding of the social phenomenon. However, there are also some disadvantages associated with triangulation. Firstly triangulation is likely to take considerably more time and effort. Secondly, it is more demanding for the research in terms of research skills and experiences. Thirdly, the data analysis is more complex and finally, it tends to be a risky approach when contradicting results are generated (Denscombe 2007).

### **3.8 The first phase, the qualitative phase**

The local CIAS are mainly provided by the public sector or voluntary sector. In many regions, TSS and CAB are the main providers. Other providers include student services in education institutions, charity organisations such as Age Concern and university student advice centres which have their specific customer base. People who work in these organisations are the main groups of professionals delivering the CIAS. As outlined before, CSN was a governmental initiative aiming at joining up the local CIAS providers to form a network. For each local network, there was a co-ordinator responsible to establish the CSN. By the time of the qualitative phase started in 2006, there were 189 CSN-coordinators in Great Britain. These coordinators were chosen as the research population in the qualitative phase which was conducted in two stages, an email survey and the semi-structured telephone interview. Consequently, there were two types of respondents, many of whom took part into both stages, in this qualitative phase. To avoid any confusion, those who took part in the email survey are described

as participants in the thesis, and those who were interviewed are described as interviewees.

### **3.8.1 The first stage of the qualitative research, the email survey**

Due to the wide geographical spread of the research population and the resource limitations, telephone interviews were considered as the appropriate research method. The first challenge of this phase was the recruitment of the participants, since these coordinators were often busy with their job. One effective way to reach these people was to get some publicity at an annual conference. A poster stating the aim and potential benefits of this research was prepared and displayed at the 2005 CSN annual conference in London which was well attended by the coordinators. This raised the profile of the research among the coordinators, some of whom discussed this with the researcher on the day. However, the concern was also confirmed that many CSN coordinators were very busy and may not have time to participate. A list of email addresses of these coordinators was obtained from the LACORS which was also the conference organiser.

In order to maximise participation, a two stage process was then chosen to suit the busy working coordinators. The first stage involved an email questionnaire survey, and the second stage was the semi-structured telephone interview. The purposes of the email survey were to draw attention from a larger number of coordinators thus to improve participation; to offer the potential participants a choice: if they were unable to take part in the interview, they could still provide their opinion by answering the questionnaire; to allow the potential participants to be better prepared for the

telephone interview and also to allow this research to gather deeper and wider data by allowing contrasting and comparison made between the data.

#### **3.8.1.1 The development of the initial questionnaire**

The design of the questionnaire (see Appendix 3 to see the pilot version) was based on the literature review in which the key practical issues relevant to CIAS needs and needs assessment were identified. The first part of the questionnaire was to ask the participants to evaluate how relevant these issues were to the needs assessment on a scale of 1 to 10, 1 being totally irrelevant and 10 being the most relevant. An open-ended question was provided to encourage any further comment at the end of this section to allow participants to provide any suggestion they might have. Indeed, throughout the questionnaire, participants were always offered similar options to express any opinion they might have on any questions raised. These options could act as a 'safety net' to widen participants' choices, should they have further views beyond the questionnaire.

In question 2, consumers' reasoning for needing CIAS was explored. A multiple-choice question was employed and the participant was asked to tick the most important three answers by using numbers 1 to 3, 1 being the most important one. This was followed by the next question in same format to explore consumers' reasoning why they choose a particular agency. The participants were asked to choose which methods they regarded as appropriate to conduct needs assessment. In this question, four common methods were presented and participants could choose as many as they considered appropriate. If any other method not on the list, they could provide it as another method. Question 6 was to explore consumers' ability to

understand and express their needs for CIAS. Since this was a complex area, this question was designed as an open one, and participants were asked to provide their own views and understanding. The next part of the questionnaire was to explore participants' views on three levels of needs, the potential, demand based and actual usages level by choosing the level of relevance from 1 to 10. The final part of this questionnaire was an open question to allow any other comment to be provided. Following that, the demographic information on participants' position, the level of experiences and size of their organisations were collected.

The final version of questionnaire (Appendix 4) was based on a pilot version which was sent to some coordinators and other relevant professionals to test and improve the initial questionnaire. The pilot had yielded the following valuable suggestions which were used when the version was finalised.

1. All the relevant issues were individually listed to avoid any confusion.
2. The layout of the questionnaire was improved.
3. A brief explanation of three levels of needs was provided.
4. Some of the previously open-ended questions were considered as difficult to answer. They were subsequently modified into multiple choice formats.

The questionnaire together with a cover letter was sent by email to the 189 coordinators and a reminder email was sent out subsequently in the cases of none or late reply.

### **3.8.1.2 The email survey**

24 of the 189 coordinators replied with the completed questionnaire. Among them, 18 agreed to take part in the telephone interview. The response rate was 12.6%. This was not surprising since the CSN coordinators were very busy at the time. The demographic profile of the participants showed that they were very experienced with an average of 19.5 years of experience working in this field, and the majority (21 of 24) worked in TS or CAB. For a detailed breakdown of the demographic profile, please see Appendix 5.

The data was processed using MS Excel 2003, and the results were produced using descriptive analysis approach, since the aim of this stage was to produce relevant indicative findings rather than any statistically significant findings. A preliminary report based on the results (see the Appendix 6) was produced and emailed back to those who agreed to take part in the telephone interview prior to the interview. Having done this, the participants were reminded of the research topic and were able to read the results and access the comments by others, thus they were better prepared for the interview.

### **3.8.2 The second stage of the qualitative phase, the telephone interview**

Out of 24, 18 agreed to take part in the interview. 17 telephone interviews were conducted and one interview was conducted face-to-face due to the fact the work place of the interviewee was very close to that of the researcher. Due to the nature of the research, the semi-structured interview was considered as appropriate to the research. According to Denscombe (2007), the advantages of the semi-structured interviews are they allow a general framework of themes to be explored, which was

the case in this research; they offer flexibility to the interviewees to express their views more freely, fully and in a way that is flexible to the researcher to explore any theme emerging during the interviews; and since the questions raised were open-ended there was more emphasis put on the interviewees to articulate their views. It is suitable for this research since it allows the interviewer flexibility to pursue any emerging themes. Firstly, since the interviewees were given opportunities to think about the topic by taking part in the questionnaire survey, it is important to allow them to elaborate their thoughts during the interview. Equally important, the interviewees were given the opportunity to consider the responses made by other interviewees during the email survey. Thus it is important to offer the flexibility to allow possible commenting on each other's views. Thirdly, the subject of CIAS need and needs assessment are complex areas, although the key issues, identified in the literature review, were highlighted and explored in the mini questionnaire survey, it was important to not limit the interview to the questionnaire itself.

Prior to the interview, attention was paid to the design of the question schedule. Since the success of the email survey, it was considered as suitable for this research to adopt the survey questionnaire to form the base of the questionnaire schedule. Each question on the questionnaire was rephrased into an open-ended format. For example, question 1 of the questionnaire was rephrased as the following open-ended question 'why do you think consumer age is relevant to the local needs assessment?'

The schedule formed the basis of each interview. When an interviewee finished answering a question, his/her response was then compared with the answer of the questionnaire that interviewee provided during the email survey. If there was any



discrepancy or untouched issue, the interviewee was then reminded and given an opportunity to explain further. During the interviews, the preliminary report of the email survey was also used to explore further interviewees' understanding on the issues. The length of the interviews ranges from 30 to 90 minutes, and the interviews were tape recorded.

### **3.8.2.1 Interview transcription**

When each interview was finished, the transcription by the author followed as soon as possible. This was to ensure the accuracy of the transcription and also to improve the quality of the analysis of the transcripts. Overall, 18 interviews were transcribed. As expected, this was a very time-consuming process. For each hour of interview, it took more than 6 hours of transcription. Sometimes, it took more than 10 hours for those interviewees with accents. The transcription process was also delayed by the poor quality of the recording due to the unsuitable equipment used. Such an experience had proved the importance of using appropriate equipment.

According to Guest and MacQueen (2007), there are three alternative approaches of transcribing available to researchers, cleansed, just-the-word and Jeffersonian transcribing. The main differences between these approaches are the level of details and speed of the transcribing. The higher level of detail is recorded, the slower the transcribing process tends to be and more time and effort are needed. The cleansed approach aims to record the basics of what the interviewee said, and the person who is transcribing has to make decisions on translating the exact word into a concentrated form. On the contrary, the exact word and the attitude in which when the interviewee is using when he or she was saying is also recorded in a Jeffersonian approach, just-

the-word is half way between the previous two, and aims to record the words used only. Due to different levels of detail and accuracy, these three have different appropriate use, depending whether the focus of the research is on the content, narrative or interaction and context. Researchers need to make a judgement on which approach is appropriate to the nature of the particular study (Guest and MacQueen 2007).

The content of the conversation and the narrative used by the interviewee were considered as important to this research. However, there were some resource constraints to the research in terms of time and other resources. Due to the fact that the author was personally both conducting the interviews and doing the transcribing, there was a relatively higher level of familiarity with the material. Therefore it was decided that the first four interviews were transcribed using Jeffersonian approach, and for the rest, just-the-word was adopted.

### **3.8.3 Qualitative data analysis**

The analysis process was assisted by using the software Nudist6 to improve the efficiency of the data management. However, researchers should be aware that the computer can only help with organising of the data. The analysis is ultimately performed by the researchers (Lewins and Silver 2007). The analysis of the transcripts started with coding, each key term was coded, and the relationships between the codes were recorded as connections. Each connection was a summary reflecting the actual transcript where it was noted. Nudist6 was very useful in terms of helping storing and tracking these codes and connections. This was organised into categories of codes and connections. In the meantime, any links between categories were also recorded. Any

emerging themes were noticed and recorded within and between each category when the same or similar connections/links had been recorded repeatedly. As predicted, there were some contradicting themes in some of the categories. Due to the qualitative nature of the research, each opposing theme is noticed and recorded. During the process, any repeating and irrelevant codes, connections and links were eliminated. The overall collection of the themes was then consolidated into categories of statements representing the themes. The next stage was to present the qualitative analysis. Each category of themes was presented in the qualitative findings chapter 4 with relevant supporting quotes from the transcripts.

### **3.9 Initial model development**

The model plays an important role in social sciences. Using a model is often regarded as a legitimate and common step for researchers to take and can also be the means for research and the outcomes for social research (Blaikie 2000). Due to this variety of usage, there is a lack of widely accepted definitions of the model and what role it can play in social sciences. Hence, it is necessary to clarify the term model in this research.

Blaikie identified seven common usages of model in social sciences:

- Abstract descriptions
- Synonym for theory
- Conceptual models
- Theoretical models
- Analogues of mechanisms

- Diagrammatic representations
- Mathematical representations (2000, p.166)

Among the seven common usages, the conceptual model and the theoretical model are relevant to this research. The former ‘attempts to represent the social world in terms of an array of related concepts, a conceptual scheme’ (Krausz and Miller 1974, p.5). The former often forms components of the latter. Indeed a theoretical model can be viewed as a set which contains a number of conceptual models which are joined up by a rationale or mechanisms. The latter refers to a rationale or mechanisms. ‘The rationale is a point of view about a phenomenon, a way of looking at the social world, an organisation’ (Willer 1967, p.15). The diagrammatic representation is also relevant here, since the diagram can be very useful to illustrate patterns of relations (Blaikie 2000).

Based on the qualitative findings and discussion, an initial assessment concept model was then developed. This was presented in Chapter 5. A diagram was also produced to illustrate the initial assessment model. In the next phase of the research, the qualitative findings (views of the professionals) were to be verified against the data gathered from the general public, the recipients of the CIAS.

### **3.10 Quantitative phase**

The next phase of the research was aimed at testing the qualitative results, the initial assessment model. There are several challenges associated with this task. Firstly, a suitable research method needs to be chosen to fulfil the objectives. Secondly, a suitable sample technique needs to be identified for the task. Thirdly, the parts of the

initial assessment model that are appropriate to be tested in this phase need to be determined, and finally suitable statistical approaches for the testing need to be worked out.

### **3.10.1 Which parts of the assessment model could be tested**

The first challenge in the second phase is to determine which parts of the qualitative results/assessment model are suitable for the testing. The general public, namely consumers living in Great Britain, is the research population of this phase. Compared with the research population of the first phase, the professionals delivering CIAS, ordinary consumers tend to have different experiences of CIAS provision.

In the first phase, the professionals were the research population, thus, the questions employed, in both the email survey and the semi-structured interviews, were framed at theoretical level. The scope of the questions was set as open as possible with an aim to explore all relevant issues of CIAS needs assessment. Hence, the initial assessment model reflects this in a conceptual and abstract level.

However, it was not the same for the general public who were on the receiving end of CIAS. Only certain parts of the initial model can be tested by the general public. The reasons for that were firstly, consumer affairs is a complex area which can sometimes be seen by some members of the general public as either irrelevant or difficult, or both. Secondly, although being relevant, the issues of the needs assessment are different to those of consumer affairs. Needs assessment is more academic and theoretical. Needs assessment is not something that ordinary consumers think about every day. Having considered these reasons, it is clear that consumers on the whole

are capable to answer the following questions: their personal experiences of consumer affairs, their personal preferences and their personal opinions on their possible previous and future usages of CIAS, and their consumer knowledge. Therefore, it is clear that the right hand side of the assessment model could be verified against consumers' experiences/preferences in the second quantitative phase. Those qualitative findings involving theoretical or management issues, such as the aim of needs assessment, the best assessment approach, are not suitable to be tested in this stage.

### **3.10.2 Questionnaire survey**

Questionnaire survey is one of the most common quantitative research methods, and it is considered as an efficient method to gather data on attitudes, values, personal experiences and behaviour (Simmons 2001). According to Denscombe (2007), questionnaire surveys are particularly useful when there is a large sample involved which was the intention in this research. For the nature of the data needed, the questionnaire survey is also a suitable method. Generally, the questionnaire is suitable to collect factual information and opinions (Denscombe 2007).

#### **3.10.2.1 Sampling process and the rationale**

The purpose of the second phase was to gather data on the reported CIAS needs by the consumers/general public. Also, Great Britain, namely England, Scotland and Wales, was the geographical target areas of this research. Hence, the general public living in Great Britain was chosen as the research population. The next challenge was to choose an appropriate sample method.

Having an appropriate sample scheme is critical to the success for quantitative research (Kalof 2008). The essence of a quantitative enquiry is to gather data from a small sample of a research population to draw results using relevant statistical approaches. Because the sample is a representative one, then the statistical results can be generalised to describe the whole research population. Thus a true representative sampling is a key to any quantitative research (Blaikie 2000). However, it is often not feasible for researchers to employ a true representative/random sample method due to resource limitations and other factors, thus certain compromises can be made (Denscombe 2007).

Social researchers need to choose the appropriate one suitable to the particular situation (Blaikie 2000). The main differentiating issue for sample methods is probability. A probability sampling selects its sample randomly, and each member has an equal and above zero chance to be selected. For probability sampling, each member of the research population has to be known prior to the selection. Random sampling is the most effective scheme in terms of the generalisability of the results. Ideally, quantitative research should adopt a random sample scheme if possible (Kalof 2008).

However, a complete random sampling was considered as not suitable for this research. First, every member of the research population has to be identified prior to the survey. This was not the case in this research. Second, it can be very resource demanding. With a large research population and the general public increasingly disliking cold mail shots, a large amount of finance and time were needed to achieve a satisfactory response rate if using a complete random sampling. Thirdly, since a

complex questionnaire was involved in this research, it was difficult for the respondent to answer it accurately on their own without the presence of the researcher. It was therefore not feasible for this research to not use the random sampling.

When it is not feasible to identify every member of the research population, there are non-probability methods available, such as purposive sampling, quota sampling and snow-ball sampling. Among them, the purposive sampling is widely used since it can create a certain level of representation of the sample selected by using a set of pre drawn criteria (Blaikie 2000). For this research, there were two relevant characteristics of the population which can be used as the criteria for the purposive sampling: consumer location and consumer age. Although consumer disadvantage factors such as education, levels of income and employment are also relevant, it was difficult to accurately identify a member of the general public using such criteria on the street. Hence age and location were used to produce the following criteria for the sampling. Consumer disadvantages were reflected in the selection of the location which is discussed later.

According to the 2001 Census, the age profile of the population living in Great Britain is presented in Table 1. Since it was difficult to spot the age accurately on the street, the data was then transformed into three broad age groups, under 30, 30-59 and 60 and over. Consumer location was another factor to consider for the sampling criteria. According to the Department for Environment, Food and Rural Affairs (Defra), 19.3% of the population lived in rural areas of England and Wales (2004). 18.7% of the Scottish population lived in rural areas (Scottish Executive 2005). Thus overall,



19.2% of the population in Great Britain live in rural area (see Table 2). The finalised set of criteria is shown in Table 3.

Age Range		Percentage	Age Range	Percentage
Under 20	14268984	24.99%	Under 30	37.58%
20-29	7189177	12.59%		
30-39	8862239	15.52%	30-59	41.54%
40-49	7667745	13.43%		
50-59	7192140	12.59%		
60-69	5337863	9.35%	60 and over	20.88%
over 70	6585779	11.53%		
Total	57103927	100.00%		100.00%

Table 1 Age Profile of the population in Great Britain

Rural	Urban
19.20%	80.80%

Table 2 Location profile of the population in Great Britain

Age Range	Rural	Urban
Under 30	7.22%	30.36%
30-59	7.98%	33.56%
60 and over	4.01%	16.87%
Sub-Total	19.20%	80.80%

Table 3 Final sample criteria

Apart from the level of probability, there are also single or multi-stage sample methods available to social research (Kalof 2008). For a successful on-street survey, one challenge was to select the location where the survey can be conducted. Thus it was reasonable for this research to adopt a two stage sampling of which the first stage is to choose the locations. Once again, the selection of locations had to reflect the characteristics of the research population as well as the resources available. There are two relevant attributes of the population which need to be reflected in the location selections, the consumer location and consumer disadvantage. For the consumer location, an effective representation of rural consumers is needed. For the consumer

disadvantages, an effective representation of deprivation should also be reflected by the selection. The choice of areas included two steps: the first one was the areas and the second one was the particular locations of those chosen areas.

In order to choose the appropriate areas and locations, it was necessary for the researcher to obtain a good deal of local knowledge as well as to access some governmental information on local areas. Due to the limited resources, a decision was made to choose two urban areas, one each from Scotland and England, and two rural areas one each from Scotland and England. Ideally, further two areas from Wales should be included in the second phase. Unfortunately, it was not feasible to do so in this research due to a funding issue. The following paragraph describes the reasoning of the selection of areas and locations.

For the urban areas, Edinburgh and London was a clear choice. Edinburgh is the capital of Scotland, and also Edinburgh is the base of this research where the researcher has good local knowledge. Edinburgh offers a good mix of deprivation levels, according to the Scottish Index of Multiple Deprivation 2006, there were local authority areas in Edinburgh ranked among both the most deprived 20% and least deprived 20% areas in Scotland (Scottish Executive 2006). London was the another choice of city, since it is the capital of the UK and there were many local authority areas in London ranked among the most deprived 20% of the local authority areas, as well as many Local authority areas in London ranked among the least deprived 20% areas in England reported in The English Indices of Deprivation 2004 (Office of the Deputy Prime Minister 2004). The choice of London was also backed by some

personal knowledge which had been further enhanced by assistance from a local CSN coordinator who had taken part in the telephone interview.

For the rural areas in Scotland, West Calder and Motherwell were selected since both towns have large rural areas surrounding them some of which ranked high in terms of deprivation (Scottish Executive 2006). The surrounding areas of Huddersfield were also chosen since those areas fulfil the same requirements (Office of the Deputy Prime Minister 2004).

For the selection of specific locations for the survey, the decisions were made based on the personal knowledge in the case of Edinburgh. Further advice was obtained from local CSN co-ordinators in London, West Calder and Motherwell, and from a local resident in the case of Huddersfield. In each area, a mix of deprived and well-off locations was chosen. The selected locations were mainly high streets, town centres or shopping centres.

### **3.10.3 Hypotheses formation**

Having decided the sampling process, the next challenge was to generate the hypotheses to be tested in this quantitative phase. When conducting quantitative research, the formation of hypotheses is important and should form the basis of the questionnaire (Blaikie 2000). The hypotheses were formulated from the nature of the relationships between the key components of the right hand side of initial assessment.

According to Sarantakos, a hypothesis is generated to translate the research proposition (1998). In this research, such research propositions are the findings of the qualitative phase represented in the initial model. A hypothesis should possess the

following characteristics: be empirically testable, clearly and specifically describes a relation and containing one issue only (Blaikie 2000).

For example, consumer knowledge was identified as one the key components of local CIAS needs assessment according to both the literature review and the qualitative phase. One of the reasons that consumers need CIAS is the lack of consumer knowledge. The qualitative phase also revealed that there is a lack of consumer knowledge among consumers. Based on the finding, Hypothesis 1 was formulated as:

H 1            Consumers in Great Britain have a low level of consumer knowledge

The function of a hypothesis is to guide the social research and facilitate the statistical analysis of variables (Sarantakos 1998). In the case of H1, two components of the level of consumer knowledge were revealed in the qualitative research, the knowledge of consumer rights and the awareness of CIAS sources. Thus further sub hypotheses were generated as:

H1.1           Consumers in Great Britain have low a level of knowledge of their  
                         consumer rights

H1.2           Consumers in Great Britain have a low level of awareness of the  
                         sources of CIAS

The variables here are the level of knowledge of consumer rights and awareness of CIAS sources. The questionnaire design was aimed at the testing of these two variables by using appropriate questions to collect relevant data.

Overall, eight hypotheses were generated including:

➤ **Consumer knowledge**

- H 1 Consumers in Great Britain have a low level of consumer knowledge
- H 2 There is a mismatch between the perceived level of consumer knowledge and the actual level of consumer knowledge.

➤ **CIAS delivery preferences**

- H 3 Consumers in Great Britain have different preferences for the delivery of CIAS.

➤ **CIAS content preferences**

- H 4 Consumers in Great Britain have different preferences for the content of CIAS.

➤ **Consumer shopping patterns**

- H 5 Consumers in Great Britain have different shopping patterns.

➤ **Consumer disadvantages**

- H 6 Disadvantaged consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of the consumers.

➤ **Consumer age**

H 7 Consumers of different ages have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns.

➤ **Consumer location**

H 8 Rural consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of consumers.

A detailed discussion on the qualitative findings underpinning the hypotheses and sub hypotheses can be found in Chapter 6. The hypotheses and sub hypotheses also formed the basis of the questionnaire.

### **3.10.3.1 Questionnaire design**

Gill and Johnson (1991) argue that the most important characteristic of a good questionnaire is being fit the purpose of the research. The purpose of the second phase is to gather data on the general public's direct experience and opinions regarding their needs for CIAS. Due to the characteristics of the research population (as discussed in section 3.4.3), the approach of the questions in the questionnaire should be fundamentally different to that of the qualitative stage. Since consumers' ability may vary a great deal, the questions should be plain and straightforward to suit the majority of the research population.

Prior to and during the research, Queen Margaret University was contracted by several CSNs to conduct local CIAS needs assessments. Several samples of

questionnaire were developed for each CSN. In addition to these, this study was able to obtain assessment reports carried out by other CSNs during the first phase. These samples of questionnaire were carefully studied in terms of the question format and layout. These samples also provided good guidance on the flow of the questions. For example, questions on the consumers' perceptions of their consumer knowledge (question 1 and 2) and questions testing their actual level of consumer knowledge (question 7 and 15) were not put together to disguise any connection. In multiple choice questions, an open-ended option was provided where appropriate to widen the respondents' choice thus to improve the quality of the data gathered. A copy of the questionnaire is listed in Appendix 8.

The first two questions were on consumers' perceptions of their consumer knowledge and awareness of the CIAS sources. Respondents were asked to indicate their own level on a scale of 1-10. The data collected would be tested against the answers of question 7 and question 15 both of which were to test respondents' actual level of consumer knowledge and CIAS awareness. In terms of the actual level of awareness of CIAS source, an open-ended question (question 7) was designed. Respondents were asked to name any CIAS sources of which they were aware. By doing this, the data gathered could be more accurate since consumers might pretend to know the answer if they were given a multiple choice question. Three purchase scenarios of consumer rights were presented in question 15; each was provided by multiple choices on consumer rights. If the respondents did not know the answer, they could choose the option of 'don't know'. The accuracy of the data could be improved by this measure.

The purpose of question 4 was to gather respondents' shopping experiences. Consumers were asked to recall on whether they had bought any of the ten typical goods or services, and if they had experience, how frequently they bought the goods/services. Consumers' experiences of problems were the focus of question 5. Respondents were asked to recall whether they had experienced any of the 7 problem categories during the past five years. If they had, then they were asked whether they consider the problem(s) were non-trivial and whether they had tried to seek information or advice to solve their problem. The seven problem categories were formed based on the same categorisation used by Consumer Direct. A card listing detailed sub-categories of each problem category was produced to assist respondents to answer this question.

Questions 10-14 were about consumers' preferences of the method of delivery. The questions were in a multiple ranking format, and consumers were asked to rank three most preferred choices. However, during the analysis stage, the data was subsequently transformed into binomial format to suit the needs of hypotheses testing.

The purposes of question 5 and 6 were to gather information on respondents' shopping patterns. Question 8 was to explore the respondents' previous experience with CIAS provided by TSS or CAB. Based on the qualitative findings, two selections of reasons were provided to explain why respondents had or had not used the services. Similarly, the purpose of question 16 was to explore local consumers' attitudes towards proactive CIAS. An open-ended question (Q 9) was provided to ask respondents to list any areas of concern which they needed local CIAS agencies to cover. The last section of the questionnaire was on the demographic data. Information



on respondents' demographic profile was collected. This provided valuable data to the testing of hypotheses relating to consumer segmentation.

### **3.10.3.2 Questionnaire pilot**

A pilot of the questionnaire took place in West Calder (please see the Appendix 7 for the pilot version). A total of 46 samples were conducted. The main problems identified during the process were:

- 1 The questionnaire was perceived as too long (four pages).
- 2 The format of the multiple choice questions was confusing;
- 3 Question 4, 15 and 17.8 should be assisted by separate answer cards.
- 4 Some respondents were not sure how to clarify the type of area they were.

These points were addressed and the questionnaire was finalised. The layout of the questionnaire was reshaped into three pages. And an option of town was added question 17.6.

### **3.10.4 On-street questionnaire survey**

In total, 585 valid samples were collected. However, it was discovered during the data collection that the pre set criteria was difficult to follow based on the following reasons: first, in urban areas, people were very reluctant to participate in the research. The worst area was London. Second, consumers were not sure the type of area they lived in, especially in West Calder and Huddersfield. Third, some people refused to provide personal information. In terms of age, it was also difficult to differentiate

someone who was 29 from someone who was 30. The actual breakdown of the samples is shown in Table 4.

		<b>Rural</b>	<b>Town</b>	<b>City</b>	
Age group	Under 30	4.18%	15.16%	12.89%	32.23%
	30-60	16.20%	17.94%	14.11%	48.26%
	Over 60	7.67%	6.97%	4.88%	19.51%
Total		28.05%	40.07%	31.88%	100.00%

Table 4 Sample Breakdown

Although the final result was not the exactly the same as the set of pre-determined criteria, the percentages were very similar with the exception of the total of rural samples collected exceeding 19.3%. Judging the trend in society's attitude toward on-street research (Kalof 2008), limited resources and difficulties experienced during the data collection process, it was reasonable to claim that the way the survey was conducted was overall successful.

### **3.11 Quantitative data analysis and model modification**

The data collected was processed using SPSS 13.0, and suitable test procedures were followed to test relevant hypotheses the result of which was used to verify and modify the initial assessment.

#### **3.11.1 Types of variable and suitable testing procedures**

There are two types of variables involved in this research: interval, scale and nominal. Hypotheses testing were performed in two scenarios, within group, and between groups. Choosing appropriate statistical method is critical to ensure validity of the hypothesis testing (Sheskin 2004). In this research, a range of non-parametric

statistics methods were adopted since most data types are nominal and ordinal. The advantage of non-parametric statistics is suitable to small samples and exact probability (Black 2004).

To accept or reject the results of hypothesis testing, the value of significant level needs to be determined. The significant level refers to the proportion of the rejection area of hypothesis. The common value is 0.001, 0.01, 0.05 and 0.10. For physical science, the value of 0.01 and 0.05 is generally used. For social science, the value of 0.05 and 0.10 is generally used (Black 2004). In this research, the significance level tested against was determined at 0.05 ( $p \leq 0.05$ ) with a few exceptions where 0.10 was used ( $p \leq 0.1$ ).

The first type of variable was interval data. This includes variables such as the level of knowledge of consumer rights, the level of awareness of CIAS sources and percentages of shopping patterns. T-test is the most common method to test interval data (Creswell 1994). In terms of sample involved, there are two scenarios where T test was used. In the case of one sample, T test was conducted to compare the mean of the variable against the pre determined figure. In the case of knowledge of consumer rights, the half way score, namely 1.5 was used to test the mean score of the sample. Two samples T test was also conducted to compared the mean scores of two groups. For example, the level of knowledge of consumer rights between the disadvantaged consumers and the rest. Where three samples were involved, one way ANOVA method was the suitable method (Creswell 1994). For example, the mean scores of the knowledge of consumer rights between younger, middle-age and older consumers.

When a T test is used, it is important that data should be in normal distribution (Sheskin 2004). This was not always the case in this research. For example in the case of the awareness of CIAS sources, the data was not in normal distribution. T test was performed due to the fact that a relative large number of samples were collected as Vaus (2002) argues that when a sample size is large enough (e.g. 100 or more), it is reasonable to use statistics assuming a normal distribution.

The next type of data was nominal which includes the rest of the variable. This type of data was collected when the respondents were asked to select yes or no to a question. For example, question 15 in the questionnaire asks respondents to choose whether they search information or advice before or during making a purchase. The data collected is nominal to represent the proportion of the sample with yes or no answer.

For the testing of nominal data, there are three scenarios involved. When there is one sample involved, according to Sheskin, one sample binomial test is the most common approach (2004). For example, the attitude toward the proactive CIAS is tested by using the percentage of the whole sample of who would search proactive CIAS against the figure of 50%.

Where there is more than one sample involved, if the samples are independent to each other, the independent Chi square test is the most common method to test whether there is any significant difference between the samples (Sheskin 2004). For example,

the data on shopping experiences of the two samples, the disadvantaged consumers and the rest of the respondents.

When the samples involved are not independent from each other, the McNemar test is suitable to test the two related samples, and the Cochran's Q test is the most common methods in the case of three or more related sample (Sheskin 2004). For example, the shopping experiences in the ten typical types presented in question 3. The samples of each type are not independent, a K related samples Cochran's Q test was used to find out whether there was any significant difference between different types of purchases.

It is important to notice here, some data were transformed from scale type to nominal data to suit the hypotheses testing. For example, the data was collected on how confident respondents felt about their consumer knowledge. Both sets of data were not in normal distribution, and then both sets of data were transformed into binominal data, since the transformation is acceptable as long as the transformation does not compromise the integrity of the statistical testing (Sheskin 2004). Other data was transformed and will be discussed in detail in Chapter 6. The relevant statistical methods used in the research are summarized in Table 5.

	ONE SAMPLE	
Interval	One sample T test	
Nominal	One sample binomial test	
	Two related samples	Two independent samples
Interval	Two related samples T test	Two independent samples T test
Nominal	A two related samples McNemar test	Two independent samples Chi-square test
	Multi related samples	Multiple independent samples
Interval	Multiple related samples T test	One way ANOVA test
Nominal	A K related samples Cochran's Q test	A K independent samples Chi-square test

Table 5 Testing methods

### **3.12 Lessons learned in the research process**

Although the research was able to achieve the aims and objectives, there are lessons learned during the process of conducting this research.

First, the certain measures could be taken to improve the data collection. For example, during the quantitative phase, there would have been scope to include more young and unemployed respondents in the on-street surveys if more time and efforts could be spent to boost the number of these types of respondents. Certain locations, such as the Job Centre, colleges could be chosen to target the unemployed or young consumers.

Second, planning is critical to the success of a PhD research. Prior to the research, the time and efforts needed in several key stages were underestimated. For example, the transcription took far longer than expected. To ensure the success of a research of this kind, it is important to have a realistic plan.

Third, some small practical issues are also important to the research. For example, the recording equipment used during the interviews was not fit for purpose, thus causing a significant delay to the transcription process. The initial design of the questionnaire was four-pages long causing a great difficulty to convince people on the street to participate. Although the methodology and research methods are the main challenges this research had to tackle, practical issues turned out to be equally important too.

### **3.13 Limitations on research design**

There are some limitations associated with the methodology and methods adopted in this research. Firstly, the focus of this research was set on providing practical guidance, thus other aspects of needs assessment were not covered, such as the predicting the level of CIAS need. Research on CIAS needs assessment could also focus on predicting levels of needs, including the actual usage level, demand level and the potential level. Evidence of these levels of CIAS needs is also valuable to local agencies.

Secondly, the research was carried out on a relative small scale due to the resource limitation. Although some CSN coordinators from Wales took part in the first phase, no area in Wales was chosen in the second phase. Based on the same reason of limited funding, very remote rural areas, such as the Western Isles, were not included in the research. The representativeness of the research was affected by such factors.

Finally, this research adopted a basic approach to study some of key components of CIAS needs. For example, for the level of consumer knowledge, three questions on typical shopping scenarios were used to test consumers' level of knowledge on consumer rights. While this approach was sufficient to test the hypotheses involved, a more sophisticated assessment on the level of consumer knowledge could provide more comprehensive evidence, although it has to be balanced with the other items to be included in the questionnaire. As mentioned previously, a suitable length of the questionnaire is critical to the success of the on-street surveys.

### **3.14 Chapter summary**

This chapter describes the research methodology and methods adopted in this research. In order to achieve the aim and objectives set out in the review chapter, several methodological challenges were addressed in the chapter. The first challenge was to determine the appropriated research methodology. Due to the nature of the research, which is analytical applied social research, a combined methodology was considered as suitable for this research. Thus a two phase research, first phase being qualitative and second phase being quantitative, was planned to collect primary data. Having a combined research methodology allowed the findings of the first phase to be compared and contrasted with the findings of the second phase to ensure the quality of the final research outcome.

The second challenge was to choose the appropriated research population for each phase. The research aim is to provide practical local assessment model to assist the local CIAS agencies. Similar to other types of needs for public services, CIAS needs could be studied by exploring the views and understanding of both sides of the services, the CIAS professionals who deliver the services and the general public who receive the services. Due the position and experiences of CSN coordinators, this group of CIAS professionals were chosen as the target for the first phase and the general public in Great Britain was chosen in the second phase. CIAS needs and CIAS needs assessment are two related but different subject matters. Based on the fact that CIAS needs assessment is not a subject that ordinary consumers are familiar with, it was considered not feasible and necessary to involve the general public in the first phase. However, they had informed the first phase via the professionals, since



professionals understanding of CIAS needs assessment were developed from their working with and for the general public.

The next challenge was to design and conduct the first qualitative phase. In order to explore the subject of local CIAS needs assessment fully, the semi-structured interview was chosen as the main research method. A preliminary email survey was employed to increase the participation and prepare the interviewees for the interviews a majority of which were conducted over telephone. 18 interviews were conducted. The interview transcription was one of the most difficult activities in the research partly due to the length of the interview, and partly due to the poor recording equipment used. The qualitative data was carefully analysed and evaluated to form the findings of the first phase. An initial conceptual local CIAS needs assessment model was developed based on the qualitative findings in the first phase.

The method chosen for the second phase was the on-street questionnaire survey to suit the research population, namely the general public in Great Britain. A purposive sampling was adopted due to the fact the individual members of the research population were unknown, and limited resources available. Based on the qualitative finding and the initial assessment, hypotheses were generated and used as the base to develop the research questionnaire. A total 585 sample was collected from four chosen areas in England and Scotland. The quantitative data analysis was conducted using SPSS 13.0 with appropriate statistical methods. There are two types of variables involved in the analysis, interval and nominal. The quantitative findings were based the on the testing of the hypotheses and used to modify the initial assessment.

There are several lessons learned during the research process. The main lesson was to plan effectively to ensure the success of the long research process. The final section of the chapter focuses on the limitation associated with the research methodology. The key steps of this research are illustrated in Diagram 2.

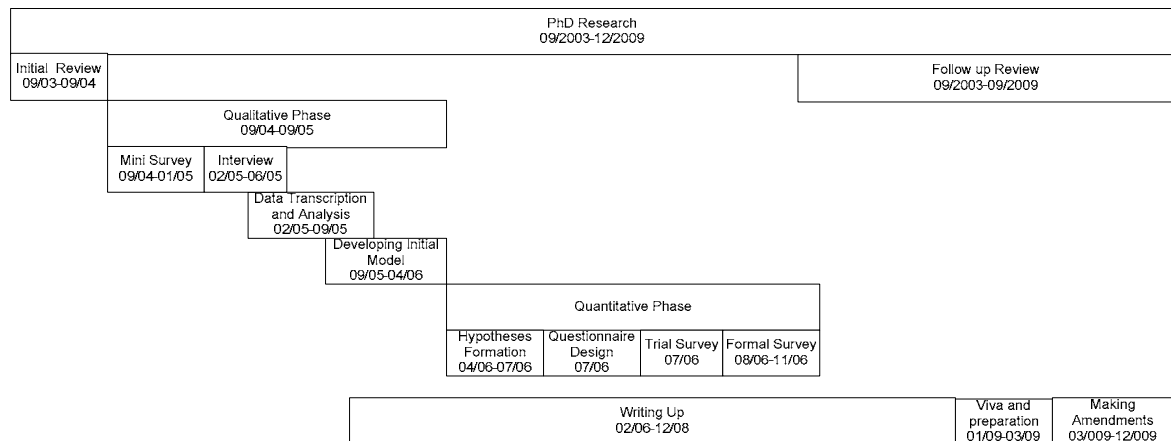


Diagram 2 The time line of the key steps of the research

## **Chapter 4. The qualitative phase findings**

### **4.1 Introduction**

This chapter is to present the findings of the qualitative phase of this research. This phase was carried out in two stages: the initial email survey and the semi-structured interviews. After the literature review, a set of questions relevant to the local CIAS needs assessment was identified and generated. The first part of the questions is concerned with the relevant issues such as consumer age, consumer location, consumer disadvantage, consumer problem categories, CIAS regarding different purchase stages, the delivery method of CIAS, as well as consumer knowledge level. The second part is to explore consumers' motivations to seek CIAS and their reasons for choosing a particular agency. The third part of the set is regarding what assessment approaches are appropriate to the CIAS needs assessment. The next part is to explore whether the general public have the ability to understand and express their needs. The final part of the questions is to gather participants' understanding on the different levels of needs and their relevance to the CIAS needs assessment. The set also allows participants to provide any further comments they may have on this subject. This questionnaire was sent to 189 CSN co-ordinators via email, and has resulted in 24 responses. A preliminary analysis was generated and sent back to the participants to gather their further comments and to act as a reminder for the second stage of the research.

Eighteen out of 24 participants took part in the second stage of the qualitative research, the semi-structured interview. The interviews were conducted over the telephone, except one which was a face-to-face interview since the interviewee lives very close to the author. The length of interviews ranges from 30 to 60 minutes approximately. The questionnaire, the interviewee's response and the initial analysis report were used as a framework for each interview. Interviewees were given opportunities to elaborate their views/thoughts on each question, and to comment on their own response as well as on others'. The interviews were not limited to the question-set, and any emerging themes were followed up to explore each interviewee's understanding as fully as possible.

For the email survey, since its main purpose was to attract CSN coordinators and prepare them for the interview, the results of the email survey were only indicative and had been analysed and interpreted in conjunction with the interview analysis. Therefore, this chapter will focus mainly on the interview data analysis, although some survey data are also included. To avoid any confusion, the coordinators who took part in the email survey are referred as the participants, and those who were interviewed are referred as the interviewees in this chapter.

## **4.2 Key practical issues relevant to CIAS need and needs assessment.**

The relevant issues, identified during the literature review, to the CIAS needs assessment are disadvantaged consumers, consumer age, consumer location, consumer problem areas, CIAS regarding different purchase stage, the delivery method of CIAS, as well as consumer knowledge level. All these issues were regarded as relevant to the local CIAS needs assessment. During the early interviews,

one theme had emerged, that was despite the fact that interviewees can comment on each relevant issue, their comprehensive understanding of the needs assessment should also be further explored. Therefore, the following question was added during the later interviews. ‘If the interviewee’s organisation is to hire an external consultant to conduct a CIAS needs assessment, what do they want to find out from such an exercise?’ This provides an opportunity to the interviewees to express their comprehensive views on what a CIAS needs assessment should cover.

#### **4.2.1 Disadvantaged consumers**

The issue of disadvantaged consumers was considered as the most relevant to the CIAS needs assessment in the email survey. The average weighting was 8.67 on a scale of 1 to 10, 1 being the least relevant. This was the only weighting which exceeds 8. Such a high weighting indicates that participants believed that CIAS agencies should make the assessment of the disadvantaged consumers’ needs an important part of the services. This view was acknowledged by the majority of the interviewees during the semi-structured interviews.

*Interviewee DT: We have a number of disadvantaged communities in (this area), people from ethnic minority background, or because of issues to do with disability, whether it is because of social exclusion, whether it is because of education attainment, there a number of disadvantaged groups, and that is most important, probably the biggest challenge we face in terms of trying to design and deliver our services because of these are the people who we should be looking at, not the existing customer base, because they have*

*already managed to access us. It is about trying to get out there and reach the people who don't know about us, who are not utilising our services at this point in time. I think that is one of the big issues for all people who deliver consumer advice and information services. It is about accessing those groups who presently don't use your services. That will be the key to tomorrow's customer ensuring your services providing a good quality to the people within your community.*

*Interviewee MB: we would expect to provide a higher level of services to disadvantaged consumers. Articulate educated consumers can act on the information they are given, and not have to be provided with further direction or advice. So all they need to know is the details, so they are capable of advancing their arguments..*

#### **4.2.1.1 Characteristics of the disadvantaged consumers**

Compared with the rest of the general public, certain characteristics associated with the disadvantaged consumers were revealed by the qualitative analysis. Many of these characteristics should be reflected in the CIAS needs assessment.

##### **4.2.1.1.1 The causes of consumer disadvantage**

Consumer disadvantage could take social, economical, educational, political and other forms. There are many factors that could lead to consumer disadvantage. These factors are low-income, disability, age, ethnicity/minority, rural location, lacking sufficient education and so on (NCC 2000). These causes are often not isolated from

each other and many consumers have more than one cause affecting them (Burden 1998). Furthermore, consumer disadvantage is a relative term, thus it can be difficult to brand some consumers as disadvantaged, as they may not agree that they are disadvantaged, for example people who have a disability.

However, some interviewees believe that from the CIAS needs assessment' point of view, what is critical is consumers' ability to make informed choices. Among these causes, lacking education is believed to be the fundamental cause of consumer disadvantage. Education here refers to both consumer education and general education.

*Interviewee ML: I think the younger students, perhaps 18-21 year old are more vulnerable. Because they haven't had necessarily the life experience to deal with things, for example, the issues particularly with housing problems, non return of the deposit, issues with their landlord, they haven't got the experience to know, they never rented before, they don't know what the processes are, and a lot of them feel being taken advantage of by landlord because of their innocence. Whereas older students have had experiences, they know a bit more about what to do, and how to sort these problems out. I think the young students are particularly more vulnerable.*

Interviewee GK: *I think it is, disadvantage is often in educational terms generally, not in specifically consumer education, but in general education in that it is reflected through the awareness of what services that are available and what their rights legally are.*

#### **4.2.1.1.2 Lower levels of general and consumer knowledge**

Regardless of the particular cause, consumer disadvantage often takes an educational form which could be two types, the lack of general education or the lack of consumer education.

Interviewee GK: *eh... I think certainly by definition you talking about a group that are disadvantaged, one of the reasons that they are disadvantaged is usually just in terms of knowledge. Either knowledge of their own rights, not knowing what their entitlements are, but also knowledge of what kind of the services that are available to help them when they have problems.*

Interviewee DT: *I think that very often what you find all forms of disadvantages whether it is economic, social, political or whether it is educational, it doesn't really matter. I think ultimately in the end of the day the big problem is an awareness of people's rights and how to actually get access to advice and information that will help fill the gap, (with) the gap being the knowledge and awareness of what people's rights are.*



Many interviewees believed that some vulnerable consumers do not have sufficient knowledge and skills to articulate their cases. Some disadvantaged consumers are less able to put forward their arguments. When they seek CIAS from agencies, they are less articulate in expressing their demand for the CIAS. Some disadvantaged consumers also tend to have lower confidence compared with the rest of the general public. They can be less confident when they try to address problems. They can also be less confident when they are seeking CIAS.

*Interviewee RT: eh. they (vulnerable consumers) are hard to reach In terms of what they are not aware of the legislation, again by definition, they are not aware of the support they can get, they are not articulate, they can't articulate their need because they are misinformed, because their knowledge isn't great, they are most likely to be taken advantage of by people who are deliberately or intentionally misleading.*

*Interviewee JP: I think you need to consider the needs of your clients presenting to you. So for example if you got people who are disabled, people who have or come from ethnic minority perhaps who have language problems, people who perhaps don't have the knowledge to deal with their issues. They haven't access to the information to articulate their need. I think that is all very relevant as well.*

*Interviewee DT: There are perhaps those communities whose first language are not English, so again may be unaware of their rights, not able to articulate their concerns or problems and so on. That is why I think generally I did that particular category very high.*

#### **4.2.1.1.3 The likely targets of rogue traders**

It was mentioned during the interviews that because of their vulnerabilities, some disadvantaged consumers are more likely to be targeted by rogue traders. Some vulnerable consumers are also less likely, in comparison with the rest of the general public, to firstly make informed purchase decisions. Secondly, many disadvantaged consumers are less likely to articulate their concerns successfully when facing problems.

*Interviewee JP: They (disadvantaged consumers) are more likely to be seen as targets for rogue traders. If for example they are on low fixed incomes, they are going to need more information in order to make their limited means to go further. So it is all about maximising their choice, giving them opportunity within their constraints in which they are needed to best exercise their choice as consumers. Obviously we got the problem of trade done by loan sharks.*

*Interviewee RT: They (disadvantaged consumers) are most likely to be taken advantage of by people who are deliberately or intentionally misleading.*

#### **4.2.1.1.4 Unaware of their vulnerability**

Another interesting characteristic of the disadvantaged consumers, which emerged during the interviews, is that some of them are not necessarily aware of their vulnerability, thus they might be unaware of their needs for CIAS. Many interviewees acknowledge that compared with others, the disadvantaged consumers as a group tends to under use CIAS. As discussed earlier in section 4.2.1.1.2, many vulnerable consumers do not have a sufficient level of knowledge, they are less likely to realise any problems they may have. Lower consumer knowledge could also mean that vulnerable consumers are not aware of the availability of CIAS, and thus they are less likely to use the services.

*Interviewee RT: In an economic sense, they (disadvantaged consumers) are most vulnerable from the imperfection in the market place. They don't necessarily know that, because otherwise presumably they will be accessing or seeking to access consumer advice and information. They are most likely to be taken advantage of by groups of rogue traders.*

*Interviewee SM: from the number of people who came to contact us at Trading Standards, the profile is not so much disadvantaged groups or low income, it tends to be the more articulate, this is making a huge problem, don't quote me on this, it tends to be people who are higher income, we are not getting the D,E social economic groups in the proportion of the number that are out there.*

#### **4.2.1.2 Vulnerable consumers and consumer problems**

Some interviewees argued that many vulnerable consumers, especially those on lower income, tend to purchase goods or services at the cheaper end of the market where they might have higher chances to deal with small, local businesses rather than those big brands. One interviewee mentioned that cheaper goods often mean poorer quality, thus vulnerable consumers are more likely to have problems. Therefore vulnerable consumers could have greater needs for CIAS.

*Interviewee JP: In addition, perhaps they(vulnerable consumers) are, perhaps gonna be buying goods at the cheap end of the market, particularly talking about those on low incomes, then, it follows they may be of poorer quality, and therefore maybe more likely to cause problems.*

#### **4.2.1.3 Vulnerable consumers have a greater need for CIAS**

Vulnerable consumers are considered by the professionals as needing more CIAS compared with the rest of the public, since vulnerable consumers are more likely to face possible detriment, and the impacts of such detriment are often more severe on them. Therefore vulnerable consumers might be in greater need for CIAS. In addition, disadvantaged consumers' CIAS needs may be different. They may need higher levels of CIAS such as assistance, since vulnerable consumers often lacks knowledge and skills to get information and go away to deal with issues by themselves.

*Interviewee MB: Disadvantaged consumers who may not have the skills or confidence to take issues with the traders would require different levels of service. So that is how they would have, so in terms of designing, you have to factor that in.*

Furthermore, different vulnerabilities often result in different needs for CIAS. These differences could be in delivery method terms. Consumers who have lower literacy and numeracy skills will need plain and straightforward information to suit them. Some young consumers may prefer a different style of CIAS compared with other age groups.

*Interviewee CR: It is the vulnerable person who often doesn't have the ability to be able to pursue the claim or to tackle the problem. And that is where we will perceive a vulnerable person will need further assistance.*

#### **4.2.1.4 Consumer age and consumer disadvantage**

Consumer disadvantage is linked with consumer age. Some older and younger consumers are more vulnerable compared with the rest of the public. Although age is not a direct cause of consumer disadvantage, there are the certain characteristics associated with certain age groups that could cause consumer disadvantage. Younger consumers often lack experience and knowledge on consumer issues. Rogue traders often target older consumers deliberately. Similar to other vulnerable consumers, some interviewees pointed out that younger and older consumers are less likely to use local CIAS. Although there are vulnerable consumers in every age group, consumers at the two ends of the age spectrum are more likely to be vulnerable ones.

Interviewee CR: *the reason I put that is probably because those who are very young need protection, those who are older are more vulnerable and also need protection and are quite key groups as far as I am concerned. I mean we deal with things like age related sale of alcohol, cigarettes, that sort of things, so the younger age group need to know about that type of thing. Plus, at that age, they are coming into, they are new consumers if you like at that age, and they might need some prior knowledge before they are going into the market place. I think the older generation may need protection because they became vulnerable.*

Interviewee CR: *for some reasons, I put it (consumer age) in the middle. I mean, it is I suppose relevant depending on the particular type of problem or the related issue, so for example, if you are looking at the elderly consumers for instance, then they are going to be more prone to problems with door step rogue sellers, they are less likely to target someone in the younger age group.*

Interviewee MB: *As far as the age group is concerned, we don't get many enquiries from young people. The 16-25 groups are under users of consumer advice services. Not quite sure why that would be, although I have some ideas why that would be. I think their purchases involve less financial commitment. And so they would probably write off a bad purchase more frequently than an old person would do. It could also be down to the levels of confidence in dealing with and raising a*

*complaint, not knowing how to go about it. So that was why I said, so we would be looking, for instance, considering our services, we expect the 30-70 age groups to be our targeted audiences of our consumer advice services.*

*Interviewee JM: not I can think of. Maybe perhaps going to the elderly, to the older end, they are less likely to complain, so they will be less likely to seek advice. Because you need to just accept things, they may be not complaining at all.*

#### **4.2.1.5 Consumer location and consumer disadvantage**

Traditionally rural consumers are disadvantaged by having less accessibility. However, as the result of agencies providing a combination of delivery methods, rural consumers' disadvantage has been reduced. This will be discussed in more detail in section 4.2.3.

#### **4.2.1.6 Disadvantaged consumers is a critical issue to CIAS needs assessment**

Disadvantaged consumers remain one of the focuses of many local CIAS agencies. According to the interview data, disadvantaged consumers often face more and deeper detriment, thus they are in more need for CIAS, and their CIAS needs can be different. Certain vulnerable consumers' characteristics could prevent them from seeking CIAS. Indeed, they are least likely to seek CIAS among the general public. A scientific needs assessment model should put the assessing of vulnerable consumers' needs as one of the main tasks.

#### **4.2.2 Consumer age**

The issue of consumer age was ranked third relevant to the CIAS needs assessment in the email survey. The participants gave an average weighting of 7.88. The interviewees also acknowledged that the consumer age is relevant to the CIAS needs assessment, as different age groups could have different needs for CIAS. A needs assessment should incorporate this issue and reflect it in the process. The results can be described as the following.

##### **4.2.2.1 Consumer age is an influencing issue on the needs for CIAS.**

Some professionals interviewed believed that different age groups may have different needs for CIAS. These differences may be firstly, different age groups could have different levels of consumer knowledge. Secondly, age is linked with vulnerability, thus they may have higher needs for CIAS. Thirdly, the preference for delivery method may vary between age groups. Fourthly, different age groups could have different behaviour in terms of accessing the CIAS. In fact, consumer age is both influencing and influenced by all the remaining issues except the consumer location and the CIAS regarding different purchase stage.

*Interviewee DT: the reason why is because, based on my knowledge of consumer needs in this council area, I believe that each major age group within the population have different consumer needs, I wouldn't necessarily say, for example, that older consumers have more need for consumer information and advice, I think they have different needs. I think the age is an important factor. Young consumers have as much need for consumer advice and information as older*



*consumers, but their needs are different. I think that in determining the nature of the advice that is required, I think the age is an important factor.*

#### **4.2.2.2 Consumer age and consumer knowledge**

The age of consumers is viewed by some interviewees to be linked to their consumer knowledge level. It is believed that the two ends of the age spectrum, the younger and older consumers tend to have lower levels of consumer knowledge compared with the people in the middle. Here, consumer knowledge refers to two different aspects, the knowledge of consumer rights and the knowledge (awareness) of the sources of CIAS (to be discussed further later in section 4.2.7.2). In terms of experiences, some younger consumers are noticed by the professionals as lacking experience.

*Interviewee GK: eh... partly because some research that we did ourselves which identified that... there was a lower level of... of knowledge of their rights in people in either end of age spectrum either, either young people under 18 or older over 60, 65 groups. Both showed a poorer knowledge of their consumer rights than the ages in between. That was one of the reasons why I rated it high up young and older consumers tend to have a lower level of consumer knowledge.*

#### **4.2.2.3 Consumer age and problem areas**

It is clear from the data that young, middle aged and older consumers tend to have different shopping patterns, and most differences lay between the younger and older. Younger consumers tend to buy things with lower financial value involved, such as

CDs, mobile phones. On the other hand, many old consumers have more financial means to make purchases, but they tend to be less like to purchase goods or services that are new on the market. Therefore, these differences in shopping patterns could lead to the different consumer problems.

*Interviewee SC: eh... because I think, you know, sort of just from my experience, I have worked myself providing consumer advice, for example, to older people, and the kind of issues you said they face are very different. So the kind of issues the old people often face, for example, are things around utilities bills, problems with mail orders, because often they are not kind of able to get out to the shopping, so they use mail order a lot more, possibly, than younger people. You know, without sort of stereotyping people, there are sort of different issues, certainly with older people and with younger people. I think often the way the people want to access advice is different as well. So older people might not be so keen on accessing telephone advice for example, and, younger people, you know, sort of like, they might prefer, you know, sort of using telephone, things like that. So I think there is a difference there.*

#### **4.2.2.4 Consumer age and delivery method**

Consumer age is also closely linked to the preference for the delivery method of CIAS. Different age groups may have different preferences for delivery method. Delivery method could be viewed as both the method of delivery (such as telephone, face-to-face, and etc) as well as the level of CIAS (ranging from providing straight

forward information to acting on a consumer's behalf) (discussed in section 2.8). Delivery method could also refer to the manner of CIAS, ranging from formal, lengthy, in-depth type of information to fun, bite sized, bullet point, even diagram or cartoon format (to be discussed in detail in section 4.2.6).

In terms of the level of CIAS, some older and younger consumers may prefer more advice or more assistance to help them to address their problems due to their disadvantages. Middle-aged consumers may prefer straightforward information to deal with problems themselves due to higher ability compared with other age groups who tend to have less ability.

*Interviewee AP: Older consumers tend to have low education level which will affect their consumer ability, which means they need more assistance type of CIAS. The rest of consumers tend to need more information, advice type of CIAS (Guidance).*

*Interviewee SM: Special consideration to both old and younger consumers means more assistance and maybe more help and maybe even personal visit to assist when they are having a complaint.*

Different age groups may have different preferences for the method of delivery CIAS. Many elderly consumers prefer face-to-face, despite the increasing popularity of other delivery methods, such as telephone, website etc. Younger consumers may prefer telephone, website, email and text messaging over the traditional methods.

*Interviewee DT: yes, by and large older consumers much prefer face-to-face advice, certainly that is borne out by early experience of this area.*

*Interviewee GK: And where I think the opposite to the younger end spectrum, because young people now, virtually every single one of them, has a mobile phone, or access to mobile phone, I think there is even more of demand from them that is phone based.*

In terms of the manner of the CIAS, especially information, young consumers tend to prefer bite-sized, fun type of information over the traditional in-depth, serious information. Older and middle-aged consumer may have different preferences.

*Interviewee CG: Young people want different CIAS in terms of the way they want material, the manner and the style (of the material).*

*Interviewee CG: I think it is sort of culture difference now, the younger people are very much used to a culture working with sound bite, short, anything that is very lengthy. If you look at a lot of information supposedly directed at young people, consumer issues on a website, it is far too wordy, too detailed. We know they are not interested in that. I think they are living in the sort of sound bite age, so it got to be much punchier. They don't tend to sit and read.*

#### **4.2.2.5 Consumer age is an influential issue to CIAS needs assessment**

It is clear from the data that consumer age is an important issue to CIAS needs assessment since it is linked with other issues including consumer vulnerability, consumer knowledge level, consumer problem areas and preference of CIAS delivery method. Different age groups may have different needs for CIAS, especially at the two ends of the age spectrum, young and elderly consumers many of whom are often vulnerable and are in need of more and different CIAS. Such differences should be reflected in the CIAS needs assessment process.

#### **4.2.3 Consumer location**

Consumer location was explored during the qualitative phase to identify the possible link between the location of the consumers and their needs for CIAS. One interesting theme emerged is that the location of the services is also discussed during several interviews. Since the location of the CIAS is closely linked with the delivery method issue, the findings will be discussed in the section 4.2.6.3.

Consumer location comes out as the least relevant issue in relation to the CIAS needs assessment. However, participants gave this issue an average weighting of 6.79, this could indicate that professionals believe that consumer location is still relevant to the CIAS needs assessment. This could also indicate the needs of rural consumers might be different to those of the urban consumers.

#### **4.2.3.1 Consumer location and consumer problems**

Some interviewees believed that rural and urban consumers tend to have different shopping patterns, thus they may face different consumer problems/issues. One observation is that because of consumers' rural location, they tend to rely more on distance shopping methods, such as TV shopping or mail order. There are also some professionals interviewed who believed the opposite, rural and urban consumers have similar shopping patterns thus face similar issues.

*Interviewee AP: eh, I'll say they have similar needs, to be honest with you. I think we are in the rural community, you know, people are buying the same thing as what people in the city are buying, especially with the development of the internet and stuff like that.*

*Interviewee CR: I mean this area is essentially sort of urban. So we don't have many rural customers in this particular area. I think they (rural consumers) would have different needs, but they all need. Although they are different, they will probably be equally important. You know, they market issues which affect people in outlying districts who can't access different services or different aspects of services. Yes, there are also crime, trading crime if you like, located in town centre than that sort of thing, so they will have different needs, but equally important.*

#### **4.2.3.2 CIAS accessibility**

Compared with those who live in urban areas, rural consumers tend to have a lower level of accessibility to CIAS. Since CIAS is not evenly spread out even in Great Britain, rural consumers may find it more difficult to access CIAS, particularly for face-to-face CIAS (Harvey 1996). As the result, rural consumers tend to use CIAS less than the urban consumers.

*Interviewee DT: For all council services, rural consumers find they don't have the same level of access compared with urban consumers.*

#### **4.2.3.3 Consumer location and consumer knowledge level**

According to one interviewee from a predominately rural region, rural consumers appear to have a lower level of consumer knowledge. Rural consumers in this region not only know less about their rights as consumers, but also have a lower level of knowledge of where they can access CIAS.

*Interviewee AP: eh... Particularly in this area where we have a large rural community, and the... authority itself is stretched over a geographically large area as well. What we found is that, in any of the surveys we carried out, indicators of, of need as far as access questions are, even knowledge questions tend to point this to the rural areas as being what was seen as less well developed than the towns. For instance, an advice centre situated in the main town, whilst it only a phone call away, it is not always common knowledge*

*to where that phone call should be directed, particularly in the rural areas.*

#### **4.2.3.4 Preferences for the delivery method**

One observation by some interviewees is that rural consumers may have different preferences for the delivery methods. They might prefer methods allowing them to make enquiries at a distance. Therefore, rural consumers may prefer face-to-face less than the urban consumers.

*Interviewee DT: our experience of rural consumers is that they don't really have so high expectations. Because they are in a rural location, then they are dealing with somebody face-to-face, they have so much lower expectation, because they find that in terms of all council services, they don't have the same equality of access perhaps somebody in an urban area would have. So they are coming to our service largely with much lower expectations. We also find that, I would say, we tend to find that there are more consumers, that are across all age groups, who are much happier using information technology for example. Because they are in a rural location, so absolutely every aspect of the life, you tend to find they are faced to having to use other means of accessing services. So they are more familiar with perhaps getting advice by email. For somebody living in an urban area, access is not an issue, so they can just walk down the street ten minutes and get it.*



*Interviewer: do you think there is a significant difference between the rural and urban consumers, as you were commenting on your response, 'Rural communities tend to be at a disadvantage when it comes to accessing advice especially when the consumers are classed as 'disadvantaged' as well. Consumers in this group usually require face-to-face contact as well.'*

*Interviewee SN: yes.*

#### **4.2.3.5 The diminishing importance of consumer location**

Due to the availability of various delivery methods, the issue of the consumer location has become less and less important to the CIAS needs assessment. As observed by one interviewee, the rural consumers are no longer disadvantaged by their location. Although some professionals interviewed believed that rural consumers are still affected by their location, the consensus seems to be that rural consumers are less disadvantaged by their locations. Consumer location is still relevant to the CIAS needs assessment, but it is becoming less and less relevant.

*Interviewee DT: Increasingly, particularly over the last five years, people who may have previously been disadvantaged by their rural geographical location, now have been overcome this by the distance communication technology.*

#### **4.2.4 Consumer problem categories**

Consumer problem areas refer to the CIAS covering different types of goods and services, such as household fittings, transport, professional services and so on. In the question-set stage, this issue was phrased as the enquiry volumes of different consumer problems. It was weighted by the participants as the second least relevant issue to the local needs assessment. It scored 7.08, only slightly higher than the least relevant issue, consumer location. Since the score is higher than 5, it indicates that participants believed that the enquiry statistics is still relevant to the CIAS needs assessment. During the interviews, this issue was expanded to cover not only the enquiry statistics but also different types of CIAS.

##### **4.2.4.1 The current trends**

Some professionals interviewed believed that to identify what problems the local community faces is one of the key areas of needs assessment. Agencies can identify the current trend by analysing their own enquiry statistics which is equivalent to a small-scale needs assessment. The result could help agencies to align and improve their services to better suit their customer.

*Interviewee SC: yes, I think this issue is important, you usually find there is a range of consumer issues, sort of in any area. Say in any area of City or country you work in, you find there is kind of a range of consumer issues. So, you know, I think it is very important, because you would identify there is a particular problem, for example the credit, or second-hand cars, then you would kind of target your advice on that.*

*Interviewee TJ: I think to some extent, I have touched on early on about it. One of the things we can do with our intelligence is to kind of target a kind of specific products or services that tend to give problems. We can tailor our services accordingly. It is great important to know what type of problem, you know, what type of product or services are giving rise to complaint.*

However, local enquiry data is only one of many ways to identify the current problems within the local community. Agencies can utilise intelligence gathered from other organisations, and they can also conduct primary research to identify the trends. Furthermore, it is also important to note that enquiry statistics can only provide information on users, agencies should be aware of this limitation when considering targeting their services. This point will be discussed further in section 4.3.

#### **4.2.4.2 Aligning CIAS provision to the trends**

Many interviewees argue that identifying the current trend will enable agencies to develop more tailor-made CIAS for the local community. Agencies could align their services by changing the balance of the provision covering common problem and current trends. Interviewees appear to have conflicting views as what the popular categories are. One mentioned that home improvements and second-hand cars are concerning people the most in the local area. Another interviewee believes that consumer enquiries are spread pretty evenly across different problems in the region. This could reflect the diversity of different regions where the interviewees come from.

*Interviewee SM: But when we are talking about the gut feeling I have because I still like to do the analysis and figures I suspect, having done an initial analysis, initial look at it, as I said, the problem area is home improvement, second hand cars, things like that. (12)*

*Interviewee SF: the reason being I didn't feel we could identify our particular areas that was causing great concern in our area. There is no one product or service or area of a consumer... what is the word I am looking for, detriment is not the right word. In our organisation, the category of goods or services doesn't seem to be an issue with regard to the general public. No, we can't see our general public have strong complaint about anything in particular, or there is a particular area of services or goods are causing a problem.*

#### **4.2.4.3 A relevant issue to CIAS needs assessment**

This issue is relevant to needs assessment. Agencies need to identify the current trend and thus align their services. Agencies' own enquiry statistics provide a means of identifying such trends, but they should be aware of the associated limitations. Once the current trend has been identified, agencies can improve their service by changing the balance of the provision of four types of CIAS to tackle the trend concerning the local consumers.

#### **4.2.5 CIAS regarding different purchase stages**

The next issue is CIAS covering different purchase stages. CIAS could also be viewed as two types, pre or during purchase CIAS aiming at preventing bad purchases and

post-purchase CIAS aiming at helping consumers address problems after they arise. This issue was given 7.12 by the participants in the first stage. It is the fourth relevant issue among the seven that have been mentioned. This may reflect the fact that most consumers only seek post-purchase CIAS.

One participant's comment has summed up as ,

*post-purchase may be especially relevant to consumers who have had problems but have either been unsuccessful when pursuing the trader or who did not have the confidence to tackle them*

#### **4.2.5.1 Post and pre or during purchase CIAS**

There is a consensus among interviewees that the majority of consumers only seek post-purchase CIAS after they have problems. As the result, providing post-purchase CIAS are the main part of many agencies' workload. A small but significant portion of the enquiries made to the agencies is for pre or during purchase CIAS. One interviewee argued that the general public are interested in pre or during purchase information and advice by pointing out the popularity of some consumer related TV programmes and magazines. According to the majority of interviewees, post and pre-purchase CIAS are both available to their consumers, thus the availability is not an issue for consumers seeking pre-purchase CIAS.

*Interviewee DT: yes. A lot of what we deal with on a daily basis is pre-purchase advice, but it is not the majority. The majority is post-purchase advice. We do have a sizable minority of the enquiries and complaints*

*related to pre-purchase information, but it is not as large as post-purchase complaints.*

*Interviewee DT: The general public are interested in pre-purchase CIAS in the sense of the popularity of some TV programme such as Watchdog.*

Despite the fact the majority of consumers are not using pre or during purchase CIAS, this type of CIAS was considered to be important to consumers by a number of interviewees. Proactive shopping CIAS can help consumers to avoid the potential problems thus to reduce the potential consumer detriment. If consumers are better informed, they can make better choices to protect themselves from possible detriment. Providing proactive purchase CIAS could also reduce the needs for post-purchase CIAS. Providing pre-purchase CIAS is a proactive and efficient way to meet consumers' needs for CIAS.

*Interviewee AP: you know, the consumer sort of approaches the service at the very early stage, by getting proactive advice on the way to actually deal with the complaint, goes long way really, instead of coming to the service for some advice when they have made the unrealistic demand to a trader. For example, when they sort of threaten the trader, you know, basically they have asked something that they may be not entitled to. They dealt with the problem in the wrong way. By the time they talk to the advisor, you know, the door is closed really between the customer and trader. They get to a point where the matter might not be resolved.*

Interviewees had mixed views on whether pre or during purchase CIAS is a growing area for agencies. Some believed that consumers are showing growing interests in the pre-purchase CIAS provided by the agencies. Others believed such needs have remained steady. However, some professionals argued that agencies could and should promote consumers' interests on pre-purchase CIAS. Raising the awareness of the possible consumer issues is an effective way.

*Interviewee JP: There wasn't a trend that consumers are showing more interest pre shopping CIAS.*

*Interviewee RT: Although the focus is on post, but the proactive purchase information and advice is an increasing area.*

#### **4.2.5.2 Significant or unfamiliar purchases**

One observation was that consumers' needs for proactive shopping CIAS vary across different transactions. When it comes to more significant purchases, consumers are more likely to seek CIAS prior or during purchase. Purchases of building work/home improvement or choosing a carer are more likely to be considered as significant by consumers. On the other hand, when the purchase is less significant such as grocery shopping, shoes and clothing, consumers are less likely to seek pre shopping CIAS. However, even with significant purchases, many consumers still choose to go ahead without doing any research. Consumers' previous experiences were mentioned to have an impact as well. If consumers are familiar with a purchase, they will be less likely to seek pre-purchase CIAS.

*Interviewee CG: I think it (pre or during purchase CIAS) needs to be available for those who tend to get advice while I want to check what is the best way of doing things is, but I don't think many people do that. They might for something significant, a major item, but often we don't. we don't plan that way.*

*Interviewee SM: yes, they do more research on the more expensive purchase. I just bought myself a camera recently about two month ago, it was the most expensive purchase after the house, and personally I will do a lot of research. However, there are those who are buying expensive goods or services may not have done awful lot of research.*

#### **4.2.5.3 Consumers' attitude to pre and post-purchase CIAS**

For post-purchase CIAS, consumers only seek this kind of service after they already have problems. By definition, post-purchase CIAS are for consumers who have already experienced problems. Interviewees have provided several reasons why consumers do not seek pre shopping CIAS from the agencies. The reasons are:

Firstly, consumers are not seeking pre-purchase CIAS because of their low levels of consumer knowledge. Consumers often are not aware of the availability of the CIAS, including pre-purchase CIAS. Since people are not aware, they will not attempt to use such services. Consumers' insufficient knowledge of their consumer rights mean that they are less likely to realise any potential consumer detriment they could encounter.



*Interviewer: why do you think the percentage (of consumers who seek proactive shopping CIAS) is small?*

*Interviewee GK: I think it is ignorance. People don't know that kind of services are available.*

Secondly, people often do not bother to make an effort to seek pre-purchase CIAS. Shopping is one area of life often associated with relaxation, enjoyment or leisure. Some consumers may not want to spend time and effort to consider this area and choose to ignore it, including pre-purchase CIAS. Some interviewees argued that many consumers often lack motivation to seek pre-purchase CIAS. The potential problems/detriment are considered as trivial by consumers, or the possibility of such problems happening is small, thus pre-purchase CIAS are not worthy of the effort to prevent such problems. Therefore consumers lack incentive to seek pre-purchase CIAS.

*Interviewee GK: They are not motivated to find us to get some advice before they go out to buy something. Was it they were to come to us, we would be able to give them that kind of advice and point them the right direction, tell them what their rights are, what they need look for when they going to.*

Thirdly, some consumers may not want to consider this area because there isn't much to consider, some people even think it could bring them bad luck. Pre-purchase CIAS is aiming at preventing consumers from getting into potential detriment. This is often

associated with legal issues, which can be seen as a boring subject. In addition, pre-purchase CIAS involves making consumers aware of the possibility of getting into problems. Some consumers may think that it is bad luck therefore avoid thinking of CIAS until involved with some sort of problems.

*Interviewee SM: Trading Standards is really for the advice on your rights and contractual related subjects. That is why people will not be particularly interested, there weren't very much to consider, maybe bad luck to consider.*

Some interviewees believe that consumers have too much information in their life, thus they don't want actively to seek any extra information. Consumers nowadays are given too much information of all kinds, and such information sometimes can be overwhelming. Pre-purchase CIAS may be seen as irrelevant, since it deals with a potential event/scenario, which may or may not be happening to an individual consumer.

*Interviewee CG: One reason for the general public not being interested in pre shopping CIAS is information overload.*

Consumers' lack of interest in pre-purchase CIAS may be caused by the fact that most of the things they purchase are fine. The UK has a mature economy where the market on the whole is running well. Consumers' interests are protected in the market by many actors including governments, companies and other third parties. For many

types of goods or services, the risk of potential detriment is relatively small, therefore consumers may not feel the need for pre-purchase, or indeed for any CIAS at all.

*Interviewee SM: Consumers are not interested in pre CIAS because of the fact that most things they buy are OK without problems.*

Proactive CIAS may be considered as a part of education (consumer education) (discussed in section 2.4). Some consumers do not like any learning activity to develop their knowledge and skill. This may be caused firstly, because they are not bothered to learn any new knowledge or skills. Secondly, they may find it difficult to learn new knowledge or to develop new skills. Thirdly, they may not realise they have such needs to develop their knowledge and skills to cope with the modern economy.

*Interviewee DT: However it is not the case that individual consumer is interested in developing personal skills.*

Finally, for those consumers who are seeking pre-purchase information and advice, there are many sources available to them. Consumers can get information from internet based sources, from the library, from their family members and friends. It is acknowledged that CIAS agencies can not provide any information regarding the reputation of specific traders, nor can they recommendation specific products or services. What CIAS agencies can provide is general information and advice on what to look out for to avoid bad purchases. This may also contribute to the fact that only a small percentage of consumers are approaching CIAS agencies for pre-purchase CIAS.

*Interviewee SJ: eh, yes, I mean people do come to us and they asked about a reputation about a business or something like that. We are not able to help them on that because of the data protection issue. But at least, it does show that people are asking about these things. So yes, you know, they do.*

#### **4.2.5.4 An important issue for the needs assessment**

Consumers need both post and pre-purchase CIAS. While providing post-purchase CIAS remains the main part of agencies workload, there is an argument that providing pre-purchase CIAS could be a proactive and efficient way to protect consumers. There are several reasons for consumers not showing interest in pre-purchase CIAS. A needs assessment should identify those reasons and assist agencies to balance their services between pre and post-purchase service provision.

#### **4.2.6 Delivery methods**

The data indicated that the CIAS delivery method could be viewed in four ways, the methods of delivery (such as telephone or face-to-face), the levels of CIAS (ranging from providing straight forward information to acting on a consumer's behalf), and the styles of CIAS, ranging from formal, lengthy, in-depth type of information to fun, bite-sized, bullet point, even diagram or cartoon. Finally, the distance between consumers and the services is also part of the considerations of delivery method. Consumers could have different needs for local and national CIAS.

Delivery method of CIAS was weighted as the second most relevant issue to the needs assessment in the question-set stage of the research. Participants gave 7.96 out of 10

to indicate its relevance. During the interviews, delivery method was also considered as important to the CIAS needs assessment. Having a combination of appropriate delivery methods is critical to the quality of CIAS. Overall, consumers prefer good quality CIAS which should be quick, easy to access, and convenient. Accessibility is a key to CIAS.

*Interviewee SJ: yeah, I think you have to take consumers' need in consideration, how they want the service delivered. If they want a face-to-face service, they want an email or advice column or whatever it might be. Yes, you know, you are gonna open to all possibilities I feel.*

*Interviewee GK: well, I think that goes back to what I was saying about the fact the vast majority of our enquiries and contacts are by phone. And I think that is what people want. They want quick, careful advice. They don't want to have to make a journey to go to visit an officer in an advice centre. They want to be able to just pick up the phone quickly get advice. So it is that speed of access I think it is important to people. That is why I think the delivery method predominately is the telephone.*

#### **4.2.6.1 The public's preference towards the particular methods of delivery**

There is a range of methods of delivery available for agencies to choose, including telephone, face-to-face, leaflet, website, email, and so on. Some interviewees reported that telephone CIAS is mentioned as the most preferred method for consumers to access CIAS.

*Interviewee GK: Majority of consumers prefer telephone CIAS. Delivery method predominately is telephone,*

*Interviewee CR: I think, generally you get most people would access the services by telephone and would be happy to get advice over the telephone, so they can then pursue the issue themselves.*

*Interviewee AP: I suppose because most of our request are over the phone. Eh, indeed many people are, do tend to pick up the phone more actually than do something in person, face-to-face. I think that is why I place my answer on, really is, you know, most of our calls are really over the phone.*

Many interviewees believed that a significant number of consumers prefer face-to-face, although the number is significantly smaller than those prefer telephone and the number is getting smaller. It was mentioned that, in general, elderly consumers and people living in deprived areas prefer face-to-face CIAS. It is clear that the need for face-to-face CIAS is still necessary especially among those disadvantaged consumers. One related observation is that having a shop front location could encourage people to access the service by face-to-face.

*Interviewee MB: from experiences, we would expect most to want advice by telephone. A significantly smaller number prefers face-to-face and then another group to want information by email or by letter. So I*

*think we can comfortably predict most of our work will be done by telephone.*

*Interviewee AP: we, here in \*\*\*, have advice drop-in centres across the board, you know. It is just to me the access really more than anything else. The people know if they have got a problem, you know, the advice is not too far away. And the people appreciate the face-to-face, and part of that, you know?*

*Interviewee DT: yes, by and large older consumers much prefer face-to-face advice, certainly that has borne out by early experience of \*\*\*. We used to delivery services from five separate locations which made it much easier and convenient for people to drop in during the day. Obviously those who have most time at disposal during normal office hours are those who are not working, those who are retired and those who tend to be elderly. And they very much prefer that because we do get comment now from older consumers saying it is not as easy for them to access in this one central location and they have to perhaps to use the telephone, they are not as comfortable with that.*

*Interviewee DT: I think people from a deprived area will normally prefer face-to-face.*

Some methods of delivery involving communication technology are believed to become more popular. More and more consumers nowadays access CIAS via website and email. Text messaging is also popular among younger consumers. However,

access to the internet is still patchy and in its early stage of development as a method of accessing CIAS. Some professionals believed that agencies cannot rely on it alone.

*Interviewee CR: well, I think there is far more people now accessing our service via the website, by email, so that is one where progress has been made. And I think E-government is one of things where we try to open up the whole market place to anybody so they can get in touch with us by any method possible. And certainly email has increased in recent years. And again with Consumer Direct, or most of the telephone services, so that has been the regular method of accessing consumer advice over the years.*

Consumers' awareness of the service providers could also affect their decisions on how to access the CIAS. It was observed that consumers who are not aware of the CIAS tend to use the face-to-face method to access services. For consumers who are aware of the services, other delivery methods such as telephone or email may be the preferred choices.

*Interviewee SF: we have a high street position. So we have quite a lot of people coming in on foot. So we have tried to provide telephone, email and other routes to other customers, but very often those who choose to use such methods are aware that we exist.*



#### 4.2.6.2 Location of the CIAS providers

Some professionals interviewed believed that due to the increasing availability of various methods of delivery, the location of CIAS agencies is not as important as it was in the past. Consumers could overcome the distance by using a suitable method. One observation is that rural consumers are no longer disadvantaged by the location of the services.

*Interviewee CR: it seems that a general reference for the research we carried out locally, people would see someone face-to-face when possible. That is followed by telephone. But it is obviously come down to convenience for them. If they are able to speak to somebody face-to-face, they perhaps prefer to do it that way.*

However, the location of the services is still important in terms of creating and increasing the awareness of the CIAS. Having a shop front or shopping centre location is believed to have significant impact on raising local communities' awareness of the services. Thus the location of the services is linked to the existing awareness of the CIAS sources. In addition, having a shop front location will increase accessibility to all communities, since people can drop in while they are passing by.

*Interviewee SM: as I said, we got a high portion of complaints being telephone, we don't have a shop front present or location. It is important, if we did, maybe the more vulnerable ones will be happier.*

*Interviewee SM: it is the question of awareness of where the advice providers are. So location would be important because people do not often see things when it is not down the street or shopping centre.*

#### **4.2.6.3 Local and national CIAS**

It was argued by some interviewees that although consumers can access national CIAS, such as Consumer Direct, they might still need local services. Particularly when a higher level of CIAS, such as advice or assistance, is involved, local agencies will be in a stronger position to deliver such services. Some consumers may prefer to have a local person to understand their problems or they may prefer local CIAS because they have greater knowledge of local providers. Another reason mentioned is that many consumers might treat the local CIAS as backup.

*Interviewee SF: yes, few of our people contact us through Consumer Direct, because they have been used to local service, and they want to see a local person. Basically they feel a local person will understand their problem. And they also know that if they are not getting satisfaction over the phone, we are accessible and they can come in to see us.*

*Interviewee DT: I know that particularly in a national context, other advisory and information services are available to complement Trading Standards. I am thinking about Consumer Direct.*

#### **4.2.6.4 Consumers need different levels of CIAS**

The delivery method is also about providing an appropriate level of CIAS such as straightforward information, advice and assistance. From the transcripts, it is clear that the majority of consumers prefer to obtain information and deal with the problem themselves. However, there are consumers who need a higher level of CIAS. These people tend to be disadvantaged consumers.

*Interviewee CR: I think, generally most people would access the services by telephone and would be happy to get advice, so they can then pursue the issue themselves. I think it becomes more important to those vulnerable consumers who are not in a position to help themselves or don't know how to go about it. And I think then the method of some assistance, some involvement from a local service would be a better method. I think most people access the service by telephone, and they are given advice, they are told to go away to use that advice.*

*Interviewee AP: Older consumers tend to have a low education level which will affect their consumer ability, which means they need more assistance type of CIAS.*

#### **4.2.6.5 Consumers' preference for the style of CIAS**

Consumer information could be provided in different styles. For example, information can be presented using in-depth text, diagrams/flowcharts and cartoons/pictures. The style of consumer information could be formal, lengthy or fun, bite size. Some professionals mentioned that different consumer groups could have different

preferences of information style. For example, young consumers tend to be less interested in the traditional manner of CIAS. Providing fun, bite-size information may be the effective way to reach young consumers.

*Interviewee CG: I think it is sort of culture difference now, younger people are very much used to a culture for sound bite, short, anything that is very lengthy, if you look at a lot of information supposed directed at young people, consumer issues on website, it is far too wordy, too detailed, we know they are not interested in that. I think they are living in the sort of sound bite age, so it got to be much punchier. They don't tend to sit and read.*

#### **4.2.6.6 A combination of delivery methods**

According to the interviews, delivery method is important to the accessibility of CIAS. Indeed, many professionals interviewed argued that the delivery method is about the accessibility. Whether consumers will seek CIAS may depend on how accessible the services are. What is critical to the accessibility is that agencies should have a combination of methods, in terms of the method of delivery, level and style of the services. Since consumers all have different preferences, there will not be one solution that fits all the needs. The local communities as a whole prefer a range of delivery methods.

*Interviewee GK: Having a high level of accessibility is important.*

*Interviewee TJ: I mean, I would probably suggest that, nowadays, people expect so many ways to access services. You really have to provide a whole kind of range of delivery methods that are available to provide the service properly.*

*Interviewee AP: Consumers are making enquiries through different means, like email, phone, face-to-face, etc.)*

CIAS needs assessment should identify the preferences of delivery methods of the local communities. Consumers' preference is an important part of their needs for CIAS. Different groups of consumers may prefer different methods. Such preferences are closely linked with consumer age, consumer location and consumer disadvantages. The delivery methods should also be suitable to the nature of the problems involved and the nature of the enquiries.

#### **4.2.7 Consumer knowledge**

The level of existing consumer knowledge was ranked the fourth relevant issue to the local CIAS needs assessment among the seven with the weighting of 7.30. It is rather the lack of consumer knowledge that was mentioned the most in the interviews. Many interviewees agreed the assessment of the existing consumer knowledge level is an important part of CIAS needs assessment. Having sufficient consumer knowledge means that consumers are better informed and more able to make discerning decision (BIS 2009). Some interviewees believed that the level of consumer knowledge is important because it affects and is also affected by the needs for CIAS, and the

correlation between the level of consumer knowledge and the needs for CIAS could be negative.

*Interviewee SM: Interviewee: well, reasonable awareness will make them better, by definition make them better informed. They may protect themselves and the results are fewer problems. They may ask, when buying goods, the specific question which makes sure if there is a problem what will you do, e.g. the contractual terms. So it is just the raising the awareness, all along with the government policy of improving consumers' confidence, and then improving the economy.*

*Interviewee RT: well, yes, clearly, there is a direct relationship between the knowledge and awareness of consumers and the needs for advice. The less knowledgeable consumers are, the more support they need.*

#### **4.2.7.1 The lack of consumer knowledge**

It was widely accepted among interviewees that the general public lack consumer knowledge. This could be down to several reasons. Firstly, the consumer field is a big area, and it is very difficult for an ordinary consumer to grasp. Secondly, it is also not necessary for an ordinary consumer to know very detailed knowledge. Thirdly, it may be seen as a boring subject, and consumers tend not to find it interesting thus try to learn more about it, especially for the legal issues. For many consumers, they may know their very basic rights, but many of them may not know too many details of consumer issues.

*Interviewee GK: eh.... I think it is clearly the younger group and the older group are less well aware of what they are entitled to, when they can get a refund and what they can get etc. from the traders. People in between have a bit more knowledge, I am not saying they have a great deal, but they have more than the younger and the older ones.*

#### **4.2.7.2 Two types of consumer knowledge**

Based on the interview data, consumer knowledge can be viewed as two types, the knowledge on consumer rights and the awareness of the sources of CIAS.

*Interviewee CR: I mean, again back to the one of comments I made earlier, it's probably because there is a lot to know about consumer rights, it is a very big area, and you can know some basic things. But I think one of the most important things is if you have a problem, it is (about) knowing where to go to get right advice. So it's not necessarily so important to have the information to hand, but to know where to get the expertise you might need. And that is the same for all sorts of things if you are buying any goods or services.*

##### **4.2.7.2.1 Knowledge of consumer rights**

It is important for consumers to understand their rights, at least to the basic level. The level of consumers understanding of their rights will have an impact on their seeking CIAS, and the more consumers are aware of their rights, the more likely they are to seek CIAS if their rights are violated. On the other hand, the level of knowledge of

rights could have a negative correlation to the needs for CIAS. The more consumers are aware of their rights, the more likely they will make informed choices, which could reduce their needs for CIAS. However, many professionals interviewed believed that the reality is that the general public often lack the knowledge of their rights. Many consumers could even have an incorrect understanding of their consumer rights because some businesses/traders often offer consumers extra rights.

*Interviewee SM: I think it is a knee-jerk position. The knowledge is always going to be lacking. They may know, maybe that is why my position is kind of neutral. Because generally, they wouldn't know, they might know one issue, but they wouldn't know about their rights, most members of the public would not know that.*

#### **4.2.7.2.2 Awareness of CIAS sources**

Some interviewees mentioned that consumer knowledge is also about the awareness of sources of the CIAS. It is important for consumers to know where to obtain CIAS when they are experiencing problems. It was mentioned during some interviews that many consumers tend to lack awareness of CIAS sources. This type of consumer knowledge is believed to be more important to the consumers. One interviewee argued that the two types of knowledge are not necessarily linked with each other.

*Interviewee MB: because I think if you are confident in your level of knowledge, then you are less likely to need to consult with an organisation like ours. But equally, I think since most of the population are not confident, we don't expect them to have qualifications in consumer law or even*



*appreciate they are actually forming a contract, that is binding, but I think, more like going to entail people to expect how to contact our service and what they expect from us.*

#### **4.2.7.3 Links with other issues**

Consumer knowledge is linked with other issues such as disadvantaged consumers, consumer age and consumer location. These relations have been covered in the previous sections (4.2.1.1.2; 4.2.2.2 and 4.2.3.3)

#### **4.2.7.4 A critical part of CIAS needs assessment**

It is clear from the transcriptions that the level of consumer knowledge will have direct impact on consumers' CIAS needs. For the general public as a whole, the level of consumer knowledge tends to be low in terms of both the knowledge of consumer rights and the awareness of CIAS sources, therefore their CIAS needs are affected. Vulnerable consumers tend to have even lower levels of knowledge, which could be one of the reasons why these consumers are least likely to use CIAS. A CIAS needs assessment should include the assessment of the levels of two types of consumer knowledge of local communities as a critical part of the process.

### **4.3 If conducting a needs assessment, what should be the focus?**

As previously mentioned, each local CSN conducted a local CIAS needs assessment prior being awarded full establishment status. Many of the interviewees' organisations had hired a third party to conduct the assessment. During the interviews, interviewees were asked 'if the interviewee's organisation is about to hire a third party consultant to conduct a needs assessment for them, what do they want to find out from such an

exercise?’ This question provided the interviewee with an opportunity to express their comprehensive views on what the needs assessment should cover and what purpose it can serve for CIAS agencies. Since all the issues are considered as relevant to needs assessment, it was not surprising that all the issues were mentioned here in one way or another.

#### **4.3.1 Better understanding of local community**

CIAS agencies often seek to understand their communities better using a needs assessment, and this was believed as critical for agencies’ CIAS provision. Some interviewees argued that a better understanding of the needs of their local communities should include the users, but more importantly non-users. There are five aspects of the better understanding which were mentioned during the interviews.

First, a needs assessment should help agencies to gain some understanding of the demographic profile of the local community including: the age profile of the local community, the location profile of local consumers, the socio economic profile, education levels, ethnic background and so on.

*Interviewee ML: I guess you need to do a complete demographic assessment really to sort out and identify, for example the ages, the locations, income brackets and you can actually really see what the consumers in the locality are, and we can perhaps breakdown what the local providers are actually doing and identify whether there are any gaps needing to be filled.*

Secondly, a needs assessment should gather more information on the non-users of the CIAS. Many agencies are concerned with the people who have not used their services. Some professionals were not sure about the reasons why consumers have not used their services. It could be simply because consumers have no need for their services. There are several possibilities mentioned during the interviews including that, it could be that the majority of consumers' purchases are satisfactory without any problem. It could also be that consumers have sufficient skills and knowledge to address any problem by themselves. It could also be that consumers have the ability or they are able to write off a few bad purchases.

*Interviewee SC: eh... most of all what I want to know on the needs assessment is, I'd want a kind of, I'd want to know who were using the service, I'd want to look at the gap between who was using the consumer advice service and the population generally.*

However, many interviewees believed the reasons for some consumers not using their services are not because they have no need for their services. Many consumers have needs for CIAS, especially the vulnerable ones. As previously mentioned in section 4.2.1, vulnerable consumers tend to under use the CIAS, despite the fact that they often are believed to have more needs for CIAS. Therefore a needs assessment should be able to help agencies to identify the possible barriers preventing consumers from accessing the services. A number of possible barriers were mentioned during the interviews: firstly, some consumers may not be aware of the services. Secondly, some vulnerable consumers may lack the skills and knowledge to realise they have needs for CIAS. Thirdly, some consumers might not have the confidence to access CIAS,

and finally some consumers may think that the CIAS on offer is not useful or suitable. The reasons why the needs of the non-users should be the heart of CIAS needs assessment has been explained by one interviewee:

*Interviewee DT: The public sector is more concerned than the private sector with what the needs of both the existing client base as well as the client base that is not accessing information and advice services.*

Thirdly, the local community's consumer knowledge levels should be assessed including the knowledge of consumer rights and the awareness of the sources of CIAS. Both knowledge levels have influences over CIAS needs. The needs assessment should gather intelligence on the two levels of knowledge of the community as a whole or particular groups, such as vulnerable consumers, rural consumers etc.

*Interviewee SJ: Oh, a host of different things. We look at those headings you got there, we would look at their preferred choice... First of all, do they know about the service? If they do, have they used it? If they haven't used it, why? Do they have problems, where will they go with problems, and how they prefer to find out about that, about their rights if you like?*

*Interviewee MB: I think also we have to consider what that population would have in terms of their specific needs, for instance, in rural areas, they are not gonna travel to Gloucestershire rather to speak to us. They may do it by phone, or they may say they are open to a time which allows them to come in. the ethnic minority community would have their own sort of specific needs, perhaps in their own ways in resolving problems.*

The local community's preferred method of delivery should be an important part of needs assessment. Different consumers may prefer different methods to access the services. Depending on their own circumstance, different consumers may require different levels of services. Needs assessment should also be able to pick up any specific preference of some individual group, for instance, the preferences of a specific ethnic minority group in the local area.

Finally, a needs assessment should find out what issues are concerning local consumers. What categories of goods or services are consumers having problems with? What kind of information and advice do the local consumers need? What are consumers complaining about?

*Interviewee ST: the main thing for us is where best to target the resources, what our client groups are looking for, what is the thing troubling them? You know, most, how they would like to access consumer advice, so..., and again looking at the delivery method, do they want local surgeries? Or are they just happy with a telephone conversation. So I*

*think that, I think it is sort of we can turn round and sort of justifiably say to them 'yes, we are meeting your needs because we are targeting the resources where people ask us to target them'.*

#### **4.3.2 Needs assessment is a difficult practice**

Some interviewees acknowledged that needs assessment is a difficult practice. It can be difficult since, many agencies often have limited resources. Sufficient resources and time are needed to conduct needs assessment. It is also difficult to assess the real need rather than people's perception of their needs which sometimes do not reflect their real needs. A scientific needs assessment model should be effective to help agencies to gain the assessment of a local community's real needs rather than perceptions. This will be discussed later in section 4.7.

*Interviewee SF: the only comment I have is basically, you probably find yourself by doing this, it is very difficult to assess people's need,*

#### **4.3.3 The purpose of needs assessment**

A CIAS needs assessment could help agencies to improve their services. Needs assessment is a critical tool to CIAS agencies. It was believed that if the needs assessment is conducted scientifically, the result will reflect the real needs of the local community. Agencies can use the result to align their current services, thus to better engage their services to the needs of local consumers.

*Interviewee SN: well, as I say, the needs assessment is a critical tool nowadays when you target your service delivery. I think it has to be carried out. But the problem is many services like my own don't have the resources to do it as often as they should be doing it. It should be an ongoing process.*

Some interviewees had mixed views on whether a needs assessment should be conducted formally or informally. Formal needs assessment could provide more comprehensive results, and informal assessment could provide a small picture of certain aspects of local CIAS needs. Informal assessment refers to a smaller-scale practice. One interviewee argued that although the informal assessment can be small-scale, the method should be formalised to provide more valid results. Agencies should utilise both approaches according to their own circumstances. Furthermore, it was mentioned that needs assessment should be an ongoing process. Some agencies have conducted their needs assessment several years ago, and no assessment has been done since then. Since the local CIAS need change constantly, the assessment should be conducted on a continuous basis to make agencies informed to align their services.

#### **4.4 Why do consumers need CIAS?**

The aim of this question is to explore consumers' motivation/reasoning to seek CIAS. In other words, why do consumers become potential customers of CIAS agencies? Two reasons had been identified during the interviews. The first reason is that consumers are experiencing problems, and the second one is consumers' own knowledge and skills are not sufficient.

According to the data, consumers in general could experience two types of problems, ones that are causing detriment and ones that could lead to potential detriment, thus consumers need CIAS to avoid the current and future detriment. The first type occurs when consumers have made problematic purchases and they want to correct the situation. Such problems are often caused by traders who either deliberately take advantage of consumers or unknowingly refuse rights to consumers. It can also be caused by consumers' lack of knowledge and skills prior to making purchases. The latter type of problem refers to the fact that consumers are going to make purchase decisions and they want to avoid making bad decisions, there was a consensus among interviewees that the majority of consumers' problems are the former type where they are facing current detriment.

*Interviewee MB: because there are very few opportunities for the public generally to develop an understanding of their responsibilities of the transactions. There has been a lot of emphasis on rights. There is difficulty in getting information across in responsibilities and inevitability I think some transactions will go wrong. There are people out there who are more than happy to take advantage of vulnerable consumers. So that is why I think it is important that we have a proactive advice service and reactive service. We can use the information we are getting to address actions causing consumer detriment and to prevent them from causing further detriment and at the same time supporting people and helping them get resolution.*



However, it was noticed that consumers will not seek CIAS for every problem they are experiencing. If a problem is trivial, most consumers will probably ignore it. It was mentioned during the interviews that consumers are more likely to take action when the problem is not trivial to them. Non trivial problems often involve high financial or sentimental value. However, the value is a relative term very much depending on an individual's own circumstances. An average priced washing machine may be trivial to certain consumers, but might be a significant purchase to people who have low income.

*Interviewee TJ: yes. I think that is just kind of the fact of life, if something is really cheap as chips, we just accept the loss of it. The more the value of the product, the more likely we will take care to address it when things go wrong.*

Some professionals interviewed mentioned that another reason for consumers seeking CIAS is that consumers' own knowledge or skills are insufficient thus they need help/guidance from CIAS. The market is complex and constantly changing. It is difficult for ordinary consumers to grasp all the necessary knowledge to be able to face challenges, one of which is the Internet. Furthermore, the existing legal framework of consumer issues are very complicated, thus it can be very difficult for the general public to fully understand it. Some interviewees argued that although consumers tend to have certain level of understanding of consumer rights, they are also very likely to lack relevant practical knowledge, experiences and skills to solve their problems. Therefore they need some help from CIAS agencies. One interviewee believed that even in some cases where consumers' own knowledge is sufficient,

some consumers may still want get assurance from agencies to verify their cases. For future purchases, some consumers may want to access CIAS to enable themselves to make informed decisions.

*Interviewee SJ: Oh, ...they need it to be able to be an informed purchaser, if you like.*

*Our services, maybe not much as informed purchaser, but to enforce their rights if things go wrong, they need assistance. And it is a complicated market out there, and getting more complex. There are products and services now that you wouldn't have thought existed 20 years ago. They need help sometimes or information.*

Some interviewees acknowledged that the general public are normally not interested in consumer issues. It tends not to be the subject which they will spend too much time and effort. It was also agreed among professionals interviewed that the majority of the UK consumers' purchases are without any problem. Until they face problems, many consumers won't feel the need for CIAS, thus are less likely to improve their relevant knowledge and skills. This is consistent with the findings of consumers' attitude toward pre-purchase and post-purchase CIAS. Only a minority of CIAS agencies' customers are seeking pre-purchase information and advice.

#### **4.5 Individual consumers' reasoning for choosing a particular agency**

This question was to explore the individual consumer's decision to choose a particular agency over other members of a local CSN. When a consumer has realised the need to seek CIAS, what factor could influence that individual's choice? The first reason mentioned is that the individual is aware of the particular agency. There was a

consensus among the interviewees that awareness plays a critical role in an individual's choice.

*Interviewee DT: much of what I just said there will also be relevant in answering that question. I think if we turn around and said why would somebody use the CAB rather than the Trading Standards, I think the reason for that is because of the awareness. Certainly previous studies I have seen show there is a much higher degree of awareness among the consumers about the presence of CAB than they have about the local authority Trading Standards advice service. I think they have a much higher profile because of their social campaigning role, I think that because they are a voluntary sector organisation, they can more effectively market and promote their services than a local authority can. I think that also goes the same for the private sector. I think those would be the main reasons.*

The second possible reason is the cost of accessing CIAS. Most consumers would prefer to obtain CIAS at no or minimal cost, thus whether a CIAS is free of charge is a very important factor in individuals' choices. It was noted that the cost not only refers to the service charge, but also refers to other costs that could occur when accessing the services, such as travel cost, or time.

*Interviewee JM: Some go to solicitors. They may go because they are familiar with a solicitor. They have used solicitors before and think that is the place to go. Under the Sale of Goods Act a lot of people say well their*

*only option is to sue them and a lot of people do that. And where they might actually need a solicitor they won't go because of cost. They are looking for the help, looking for the answers but are not necessarily willing to pay for it. Cost is a factor.*

The third reason identified is the expertise provided by the agency. When choosing a particular agency, many consumers base their decision on what type of expertise the agency could provide. If consumers are aware of an agency, and they are aware of the subject areas that agency is specialised in, they will probably choose to access that agency.

The next reason is the location of the services. The location of the agency has two types of impact on individual consumers' choices. Firstly, the physical distance between the agency and consumers could mean different costs and efforts to access the services. As previously mentioned in this section, consumers prefer to minimise their costs to access the CIAS. Secondly, many consumers may prefer to access a local agency. This is partly because for some cases, local service is essential to the delivery of certain types of CIAS, and some consumers are used to having a local service. It has been mentioned that some consumers are treating local services as a backup to Consumer Direct, just in case they cannot get satisfactory results from Consumer Direct.

*Interviewee SC: oh, yes, definitely. I mean a lot of surveys by different consumer societies show that people go for advice within a certain range of where they live. You know, obviously, it is important. What you find*

*is, you know, whether it is accessible, near sort of shopping centres, or statutory offices like the local town hall, or benefit agency, places like that people are more likely to visit.*

Three further reasons were mentioned during interviews including suitable delivery method, positive previous experience of using the agency and third party recommendation. If the delivery method is not suitable, it will be difficult for an individual to use the services. If one's previous experience is satisfactory, then it will be more likely that person will use the services again. Recommendation by family members or friends could influence consumers' decision to use one agency.

#### **4.5.1 Why do consumers choose to obtain CIAS from TS or CAB?**

As discussed in the literature review chapter, TS and CAB are the two main players in a local CSN, and all but one of the interviewees were working or had worked for either TS or CAB, therefore it was logical to explore the reasons why individual consumers choose to use TS or CAB as opposed to getting information and advice from other sources such as solicitors, national agencies, internet based sources, or other media. One discovery was that consumers simply don't have choices. In many regions, TS and CAB are the only local available sources of CIAS to consumers. The general public do not have the luxury to choose, they just identify the only available sources of CIAS. One interviewee believed that the consumer related area is not very profitable for the private sector, and public or voluntary agencies are the only ones where consumers can get help from.

*Interviewee GK: well, because it is often not there from other sources. For example, going to a lawyer is often not gonna help you because of the cost. And because there are not many lawyers who are all that well specialised in consumer law, or even welfare law. Because there is no money earning capacity in it for them, so they don't specialise or concentrate in those areas. So public agencies such as local authorities and bodies such as CABs, they are the ones that people turn to when they can't find out the information on what their rights are.*

As for why consumers decide to choose between TS and CAB, the reasons mentioned are consistent with the findings discussed earlier in this section, including awareness, cost, being local to consumers, expertise, previous experiences and third party recommendation. One new reason identified was that the names of TS or CAB are mentioned by businesses as the places that consumers could obtain CIAS.

#### **4.5.2 The differences between CAB and TS**

According to some interviewees, CAB occupies a unique position in many local communities. CAB enjoys a much higher profile in some regions as the result of their marketing campaigning. For some consumers, CAB has become a generic term for advice agencies. Furthermore, compared with TS, CAB is perceived by some consumers as more accessible to them.

*Interviewee SC: because it is well established, many, kind of like, official documents tell you to go to a CAB for advice. So I think it is, you know, it is just like well established in the public consciousness, this is the place you go for advice. And what happens now is that sometimes in the areas where there is an independent advice centre, people still call it CAB, but it is not a CAB, it has just become a generic term of those to get advice. It is a kind of branding thing, people just know about it. You know, they might have a misperception about the kind of help they will get, but you know, they have heard of it. When you ask people 'why did you come here' or 'who referred you?' They will say 'we just knew about it.' Or you know, a friend or family member (knew about it).*

Some interviewees pointed out that TSS also enjoys certain advantages and disadvantages over CAB. The name of Trading Standards Service is perceived by some consumers as carrying some power, thus making some consumers keen to seek help from TS. Sometimes, consumers may want to use TS as a record for their complaints. TS is also considered by certain consumers as providing expertise in consumer law or consumer rights, where CAB is providing CIAS only as a part of their wider services. However, contrary to CAB being a voluntary agency, TS is a part of local government, and some consumers or certain communities may be reluctant to contact local government.

*Interviewee JP: I think, thinking for ourselves, the word Trading Standards still perhaps carries some level of threat. So perhaps, the consumer by saying that ‘I have spoken to the Trading Standards and I am going to get things to sort you out’ or whatever term they might use, even though, in reality those threats may not be realisable, but consumers think by saying that it might help them to pursue the person to whom they are complaining to act positively.*

*Interviewee CG: no. it is a complex issue about accessing services in general. I would guess you get different answer from the CAB, because answering from a local authority perspective, local government isn’t always the first place people seek assistance, the CAB is.*

Having identified the reasons for individual consumers choosing/identifying a particular CIAS agency, it is important to restate that consumers as a whole tend not to be very knowledgeable to discriminate between particular agencies. This finding was discussed in section 4.2.7.2.2. Member agencies of CSN could signpost consumers to the most appropriate CIAS providers.

#### **4.6 CIAS needs assessment approaches**

This section is to represent interviewees’ understanding of what approaches are best suited to a needs assessment. Current practices were also discussed during interviews. According to the data, agencies should consider the following aspects when conducting a needs assessment



#### **4.6.1 Research population**

Interviewees have identified several sets of people/organisations that can be targeted by a CIAS needs assessment: the users, the general public (non-users) and the stakeholder organisations. Many agencies have some form of assessment of service users. Others run assessment on the general public aiming to gain understanding of non-users. Some interviewees believed that consultation with the stakeholder organisations can provide a key to the needs assessment. The latter two approaches could provide means to assess the needs of ‘the hard to reach groups’. According to one interviewee, ‘the hard to reach groups’ refer to certain groups of consumers who

*‘are hard to reach in terms of they are not aware of their rights, they are not aware of the support they can get, they can’t articulate their cases, they are misinformed since their knowledge is not great and they are likely to be taken advantaged of’ Interviewee’ Interviewee RT.*

‘The hard to reach groups’ are likely to be vulnerable consumers with greater needs for CIAS and who do not use the services. Despite their vulnerability, ‘the hard to reach groups’ often do not respond to agencies’ needs assessment attempts. While it was believed that it is very difficult to assess the needs of ‘the hard to reach groups’/non-users, some interviewees argued that consultation with the community organisations that either represent or work closely with ‘the hard to reach groups’ can be an effective approach to reach these consumers. The key consideration of determining the research population is to either ask the target groups directly or ask someone who understands the needs of the target groups.

#### **4.6.2 Research methods**

The two major methods which have been widely adopted by agencies are survey and focus group. Surveys could be carried out on users, the general public and key community groups. Focus groups could also be on users, people representing key community groups and other participants such as citizen panels which consist of a number of local residents.

Both methods should be conducted on a scale big enough to represent the local community. Some interviewees acknowledged that a small-scale survey or focus group is not necessarily representing the whole community, and sometimes they can be quite misleading.

When conducting a needs assessment on the general public, even with a representative sample, there might also be a risk of getting wrong results. Many consumers, when asked about their CIAS needs, might just provide answers of what they think they need. Such perceptions sometimes may not reflect their real needs. To minimise such risk, agencies should focus on the design of appropriate research questions. The needs assessment should be able to explore what consumers have experienced rather than what they think they might need. Agencies could also gather secondary data to avoid the same risk.

Gathering secondary data is widely adopted and can provide an effective means to a needs assessment. Agencies' own complaints statistics and other similar data from national level such as Consumer Direct could help to identify the current issues faced by local communities. Intelligence from other organisations such as police could also

be used to help with the same task. Several interviewees agreed that if feasible, local needs assessment should incorporate a demographic analysis of the local community to provide a fuller assessment.

#### **4.7 Do consumers have the ability to understand and express their needs for CIAS?**

The purpose of this question is to explore whether consumers are capable of understanding and expressing their needs. If consumers are capable, then needs assessment should adopt a direct approach to gather the general public's own opinion. If consumers lack such ability, then needs assessment should adopt an alternative approach.

##### **4.7.1 Two types of need and two types of ability**

Some interviewees mentioned that consumers may experience two types of needs. When they are facing problems, then consumers have specific needs. Consumers may also have general needs when there is no specific problem involved. Accordingly, consumers have two types of ability. There is a consensus among the interviewees that when facing problems, the majority of consumers are capable to understand and express their specific needs, especially when they come to agencies for CIAS. However, there are some vulnerable consumers who will struggle to express their needs to agencies.

Interviewer: your comment was 'depending on the types of consumer group, i.e. the disadvantaged consumer groups or the elderly frankly struggle to express their needs. However, in the majority of the incidents within this region, most consumers are well aware of their rights as consumers and able to express their needs.

Interviewee SN: I think that more or less gives my view on it. I do think sometimes consumers do not realise how in-depth our advice and information can be, because our policy here is to seek resolution of consumer complaints. We do act, for civil ones that is, so we only give advice and information to enable consumers to tackle the issue themselves. So therefore, we have very highly qualified staff, in the main, sometimes it is actually fully qualified Trading Standards officers. I mean, I do it myself. I have been acting like that for 37 years. So we can actually give them quite comprehensive consumer advice which they will not get from the likes of Consumer Direct. But a lot of people don't realise the quality of the advice they can obtain from somewhere like Trading Standards Service. It might be down to the awareness issue again.

Interviewee GK: Most of them are able to express what they need exactly. Occasionally you get one, a small minority, who does not know what they are making. I got a case a month ago where the person did not know what he was complaining about. They did of course have a problem, but they were not sure themselves about the

*problem. Generally I think if they do know how to express their need for information and advice. Those are the ones who are coming to us, or who phone us. I don't know how many that are out there can't express needs themselves.*

When facing a specific problem, some consumers may not have the ability to realise the full scope of their needs. This is due to their own levels of knowledge and skills. This is also a part of the reason why they seek CIAS from agencies. However, some interviewees believed many consumers do have the ability to fully understand their needs, because of the fact many consumers can find information and solve problems by themselves with no or very little assistance from CIAS agencies.

Interviewee SC: *I think the majority of consumers do. Because the majority of consumers are kind of like, you know, a lot of people who got a consumer problem sort it out themselves. A lot of people can access, you know, the information on the internet. A lot of people do ring CAB and Trading Standards just for information. Given that information, they then can go away and deal with it. So, that is, the majority of people that you don't particularly have that much statistical information on. Because the people you do have on are the people that come in and they have got complex issues and need more support. But the majority of people, for example contacting Trading Standards, will do it by phone. I mean, Consumer Direct is obviously imposed now. We have a lot of information about, the level of concern. I mean, the most of it is just about giving people*

*information and empowering them to do it themselves. So I think certainly the majority of people can, and then that leaves agencies still providing services to those people for whatever reasons aren't able to do that, because of their language difficulties, because they might be feeling lack of confidence or whatever. They are the ones who need more in-depth support.*

When there is not specific problem involved, consumers may have some difficulties in assessing and expressing their needs when they are involved in a needs assessment. This may be caused by the following reasons. Firstly, consumer related issues may not be of interest to the general public. Without experiencing problems, many consumers tend to choose to ignore it, thus they are unlikely to have a clear understanding of their needs. Secondly, the general public's knowledge levels of both consumer rights and sources of CIAS appear to be low in many regions. Without sufficient knowledge, many consumers will struggle to understand and express their needs. Thirdly, many consumers could have wrong perceptions of their consumer knowledge. Some companies are offering extra rights to consumers. Many consumers take these extra rights for granted and demand them from other businesses.

Interviewee JM: *In January we had an enquiry "Bought my wife a jumper out of this wee store, and she doesn't like it and it doesn't fit, and they won't give me my money back and I paid 200 pounds for it what should I do?" Answer is "sorry nothing". Just because M&S give you money back it is not a right. At this time of year there is a lot of that because that's when people think they know what their rights*

*are but they don't. They have a general knowledge of what their rights are from their experiences in the past. They think they know so that comes from that premise and we have to disabuse them of this error. We have to let them know strictly speaking what the law says.*

When involved in an assessment situation, some consumers may feel the pressure to answer the question. Therefore they tend to give any answer they can think of, even if they don't have an opinion on the question. This is the case too for consumer CIAS need. It is a subject that the general public won't spend too much time and effort to think about

*Interviewee CJ: the only comment I have is basically, you probably find yourself by doing this, it is very difficult to assess people's needs, sometimes what people think and say their needs are actually is not what they are in practical terms. We see that daily where they say 'I need help with' something that is not what they are needing. It can be a different matter. Sometimes, people would say 'I need' for example, 'I need your office to open for longer hours, because if you open longer hours, bla bla...' and the bottom line very often is that makes no difference. More people don't get in touch with you, or they say 'I need to know much more about online shopping' and the bottom line is they don't shop online, or very rarely shop online and they have never encountered a problem.*

Interviewer:     *why do you think that is the case?*

Interviewee CS: *I am just not too sure. I think it is human nature, if you ask somebody a question, they want to give you an answer.*

#### **4.7.2     Consumers' abilities vary**

In general, consumers are capable of understanding and expressing their needs to agencies when they face specific problems. However, without facing specific problems, some consumers may have less ability to do so. When involved in a needs assessment, some consumers tend to give their perceptions rather than their real needs. Quite often consumers have wrong perceptions

Interviewer:     *the other scenario is when you are assessing the needs, how confident do you tend to be for those replies from the consumers. How do you think the perception issue could relate to the ability to understand and express their needs?*

Interviewee SN: *I think it is quite difficult to, without giving detailed questions to consumers, to do anything about that. I give you an example, for the point you were making, you may get someone who comes in, very articulate, very knowledgeable, say 'I have a complaint, I bought this product from a shop, I have changed my mind, and they won't give my money back'. That is ridiculous, isn't it? That is a confident type of person who think they know a right to get their money back in that situation. In fact, they don't have the right to get their money*



*back. So they think they know these rights. If you ask them, they will say: 'yes, I am clear about my rights.' But they are totally wrong in that particular example. Yes, if you question them in more detail. That is a problem. There is no doubt about it.*

This finding is consistent with the findings of the previous section (4.6.2). Needs assessment should adopt appropriate approaches to assess needs in different situations. Furthermore, agencies should use a combination of research approaches and involve a combination of research populations to achieve more accurate understanding.

#### **4.8 Three levels of needs**

Consumer needs could be viewed as the number of occasions in which the general public face consumer-related problems for which they need to seek information and advice. From this point of view, there are three levels of need, the potential level, demand-based level and actual usage level. Their possible relationships are illustrated in Diagram 3.

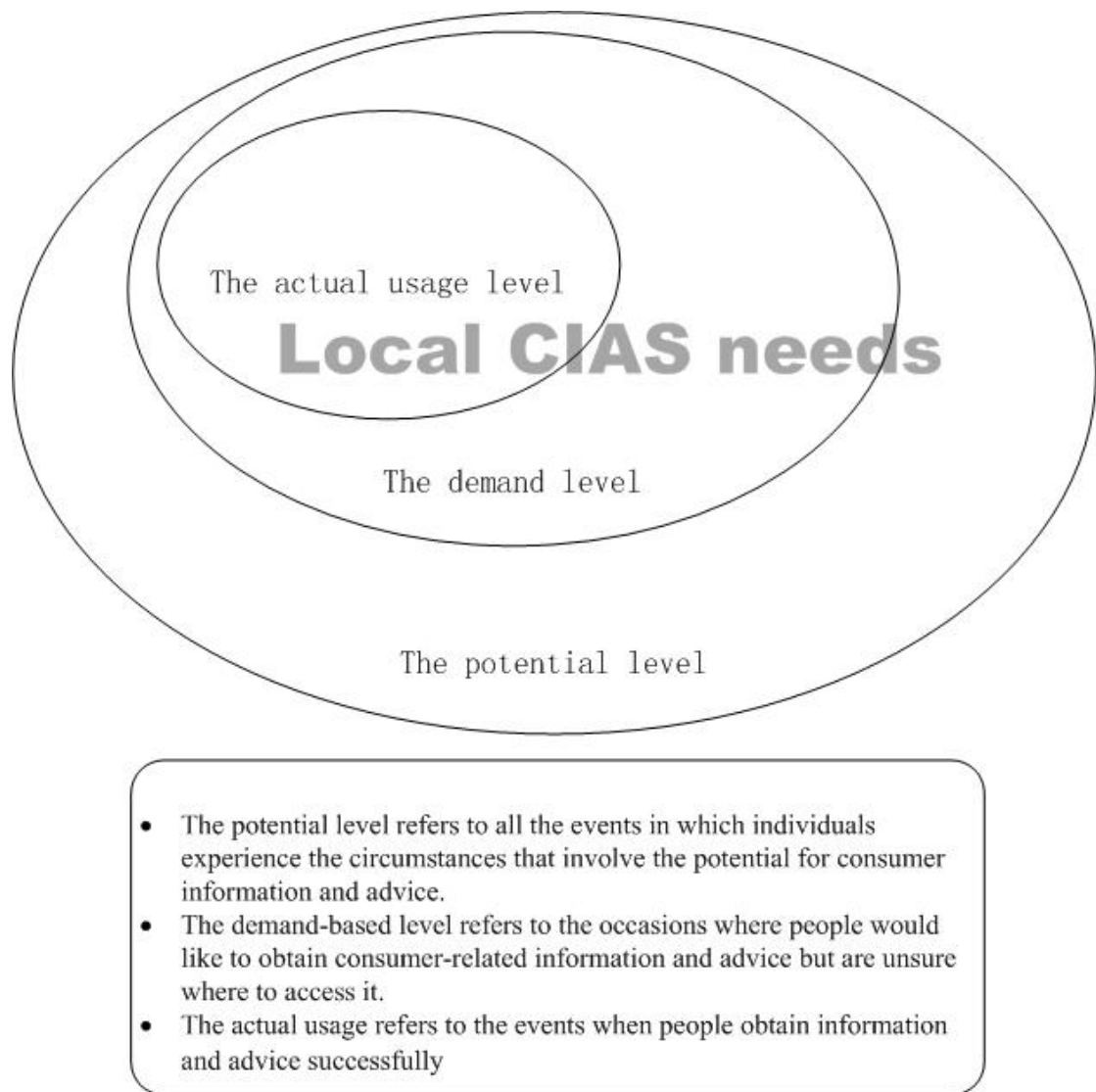


Diagram 3 Three levels of local CIAS needs

This model was used in both the Local Needs assessment of Community Legal Services (Pleasence et al 2001) and in the needs assessment toolkit developed for CSN (Brennan and Galloway 2002). However, some participants found this question confusing, and they had some difficulties to understand this question during the earlier survey. To address this, further explanation of this model was included in the report of the initial findings. Unfortunately, many interviewees appeared to not fully understand or to have a confused or wrong understanding of the model. This is partly due to the communication between the researcher and participants. This could also

indicate that there was a lack of communication between professionals and academics. Despite this shortfall, there are still interesting findings from the interviews.

#### **4.8.1 All three levels are relevant to needs assessment**

The average weightings of these three levels are: the potential level 7.67, the demand level 8.86 and the actual usage level 7.05. All three levels of needs are concerned with users and potential user of CIAS agencies. Since agencies need to consider both users and non-users, all three levels are relevant to needs assessment. Consistent with previous findings, CIAS agencies tend to be more concerned with the needs of non-users. Agencies want to identify why the non-users are not using their services. The model could provide an angle for agencies to conduct their assessments. Therefore, the potential and demand levels are considered as more important than the actual usage.

*Interviewee SJ: (I gave ) 5 (to actual usage level)? I don't know what my thinking was on that (the actual usage level). But it is important, but it ...is satisfying people's need at the end of the day. They have used the service. But, eh... In some ways it is the easy bit, because you can assess people's need on the basis of how they have used you. Probably that is why I scored it down a little. For the other two levels, we really have, you were out to try and assess need. As the key to crack it all, I feel, is trying to look at demand and potential levels. So that is why I scored it down a little.*

#### **4.8.2 The unmet needs**

The unmet needs refer to the gap between actual usage level and the other two levels.

Interviewees appeared to have mixed views on how big the gaps are.

*Interviewee SN: I am just saying basically Consumer Direct, the DTI said there was a massive unmet demand in the UK for consumer advice and information, what I am saying is No, there wasn't. From what we are seeing, the unmet demand certainly wasn't there, certainly not in Scotland any way.*

*Interviewee JM: yes. Yes, unmet need, how would you ever know what that was. We are reasonably satisfied in this region, we don't have an awful lot of unmet demand. And to some extent Consumer Direct Scotland's figures have proven that. There is not a lot of unmet demand. The idea of Consumer Direct was actually to tap into that unmet demand, but I would argue particularly for our area, that there wasn't as much unmet need out there as they originally thought so. I think that also goes to prove how difficult it would be to identify the unmet demand, to second guess what it was.*

*Interviewee SC: Yes, I think there is definitely unmet needs. I think, you know, Consumer Direct is great. It is going some way towards the filling the gap.*

*Interviewee MB: When we have done these needs assessments, what we looked at is the population of the area, the existing service provision, and tried to match up and identify gaps.*

Although some interviewees did not agree the extent of unmet need, one consensus was that agencies should be aware of the unmet needs, and needs assessment should provide a means to gather information on the extent of these needs.

#### **4.9 Chapter summary**

The qualitative findings have been presented in this chapter. As outlined in the methodology, the relevant issues identified during the literature review were used as the starting point for the qualitative phase. One of the issues is the means of segmentation. The professionals believed that consumer disadvantage and age are effective. Mixed views were expressed about consumer location as a means of segmentation.

The qualitative analysis has revealed that the issue of disadvantaged consumers is critical to the CIAS needs assessment. Although consumer disadvantage could take many forms, the main contributing factor tends to be lack of education. In the case of CIAS, many disadvantaged consumers are thought to have a lower level of consumer knowledge. Due to the disadvantages, vulnerable consumers are believed to have greater CIAS needs compared with the rest of the public. However, in reality, many interviewees recalled that the vulnerable consumers tend to under use their services. The professionals believed that the disadvantaged consumers tend to have different CIAS needs in terms of preferences of delivery methods. Thus, the assessment of

needs of disadvantaged consumers should be a key part of any CIAS needs assessment.

Consumer age also has an impact on the needs for CIAS. Different age groups of consumers have different needs for CIAS. Compared with the consumers in the middle, younger and older consumers tend to have lower levels of consumer knowledge which could make them vulnerable. Different age groups tend to have different shopping patterns which may be reflected in their CIAS needs. Different age groups may prefer different CIAS delivery methods. Many professionals interviewed believed that younger and older consumers tend to have greater CIAS needs, similar to many disadvantaged consumers. These findings have revealed that the issue of consumer age is an influencing issue to the local assessment of CIAS needs.

Differentiated by the locations where they live, consumers can be viewed as rural and urban. The data has shown mixed views on the issue of consumer location. The majority of the professionals believed that the importance of consumer location is diminishing, especially due the development of modern communication technology to delivery of CIAS. Some still argued rural consumers tend to have different CIAS needs compared with the people who live in cities.

The qualitative findings have also revealed an in depth understanding on consumer knowledge. There are critical elements of consumer knowledge, the knowledge of consumer rights and the awareness of CIAS sources. Overall the general public tend to have low levels of consumer knowledge in both elements. However, quite often, many consumers may perceive themselves as having high levels of consumer

knowledge. Many professionals believed that the awareness of CIAS sources bear a heavier significance to the knowledge of consumer rights. The assessment model needs to reflect this complexity.

In terms of CIAS covering pre and post purchase stages, the data has indicated that a significant majority of users of local CSNs tend to access CIAS at post purchase stage, while a small but significant proportion of the enquiries are for preventative CIAS at the pre purchase stage. The professionals interviewed agreed that consumers' needs are different at different stages of purchases, and many argued that a needs assessment should be able to gather data on this issue to help agencies to better target their resources to satisfy the need for CIAS at different purchase stages. Similar data should be gathered to understand consumers' needs for CIAS covering different problem categories.

Consumers may need CIAS to make informed purchase decisions for many types of goods or services ranging from a CD to a second-hand car or a new kitchen. The coordinators interviewed believed that their needs for CIAS vary in different categories. Their needs may be greater for high value or significant purchases. Many consumers tend to be more likely to seek CIAS when they are involved in unfamiliar purchases. The component of the shopping patterns was an emerging theme from the interviews. Consumers' need for CIAS may be closely linked with their shopping patterns and experiences. Many interviewees reported that they often deal with enquiries on some common problems occurring repeatedly. On the other hand, a needs assessment should be able to help agencies to identify the current trends emerging in local communities.

The assessment of preference for CIAS delivery methods is also critical to help agencies better satisfy local needs. The data has revealed a complex picture of the CIAS delivery methods which has been focused in a narrower perspective, the delivery methods. According to the data, CIAS may be delivered in four different aspects: the methods of delivery, the level of CIAS, the style of CIAS and the distance of CIAS. Local consumers as a whole tend to have a variety of preferences for the CIAS delivery methods in the four aspects. It was argued that it is critical for agencies to provide a combination of delivery methods and it is important to understand the specific patterns of preferences of certain groups of consumers within the local communities, i.e., the disadvantaged consumers and younger consumers.

The CSN coordinators involved provided their own views and understanding of how a CIAS needs assessment should address these key issues to help agencies to align their services to better satisfy local needs. The interviewees also articulated other aspects of the needs assessment, including the purposes of the CIAS needs assessment and the suitable methods of needs assessment. One important theme which emerged is ‘the hard to reach groups’. Many interviewees argued the ‘hard to reach groups’ tend to have greater CIAS needs, thus should be the focus of their service. Yet despite having greater needs, ‘the hard to reach groups’ are least likely to use the CIAS, and tend to be reluctant to respond to any needs assessment attempt. The method of consulting the stakeholder groups was mentioned as effective to gather intelligence on the ‘hard to reach groups’. This is closely linked to another aspect of needs assessment which is the consumers’ ability to understand and express their CIAS needs. Consumers are believed to have better abilities to articulate their needs when specific problems are involved. Certain members, often the disadvantaged consumers, including the ‘hard to



reach groups', are less able to articulate their needs compared with the rest of the public. The findings have revealed valuable information on individual consumers' reasoning for needing CIAS and choosing particular agencies. However, not enough information was obtained from the professionals on the CIAS need levels (discussed in section 4.8).

Overall, significant in depth data was gathered in the qualitative phase to reveal the key aspects of the needs assessment for CIAS needs. The majority of these findings were consistent with the literature review, for example, the relevance of the key issues identified including consumer disadvantage, consumer age, consumer location, consumer knowledge, CIAS covering different purchase stages, CIAS covering different problems categories and CIAS delivery methods. Many others could be new revelations on what a scientific model should include on CIAS needs assessment, For example, the elements of consumer knowledge include the awareness of the CIAS sources. The style of CIAS was revealed as an important aspect of the delivery methods. The theme of shopping patterns was also a new emerging perspective from the qualitative data. The challenge associated with the assessing the needs of 'the hard to reach groups' was also identified. More importantly, the qualitative findings have provided the base on which the scientific model can be developed. The next chapter will present the development of the initial model based on these findings.

## **Chapter 5. Qualitative findings evaluation and the initial assessment model**

### **5.1 Introduction**

The findings of the qualitative phase has revealed some in-depth understanding of the CIAS needs and comprehensive descriptions of the key issues involved in the local CIAS needs assessment. It also revealed the components of the CIAS needs and the key influencing factors both of which should be addressed in the assessment model. Having analysed the qualitative data, the findings were critically evaluated and then transformed into a framework which formed the basis upon which the initial assessment conceptual model was drawn. Subsequently, a diagram was developed to represent the initial assessment model (Diagram 4). This chapter aims to present the critical discussions of the qualitative findings, setting up the framework and the development of the initial assessment model using the diagram.

# The Initial Model of Local Assessment of Needs for Consumer Information and Advice Services in Great Britain

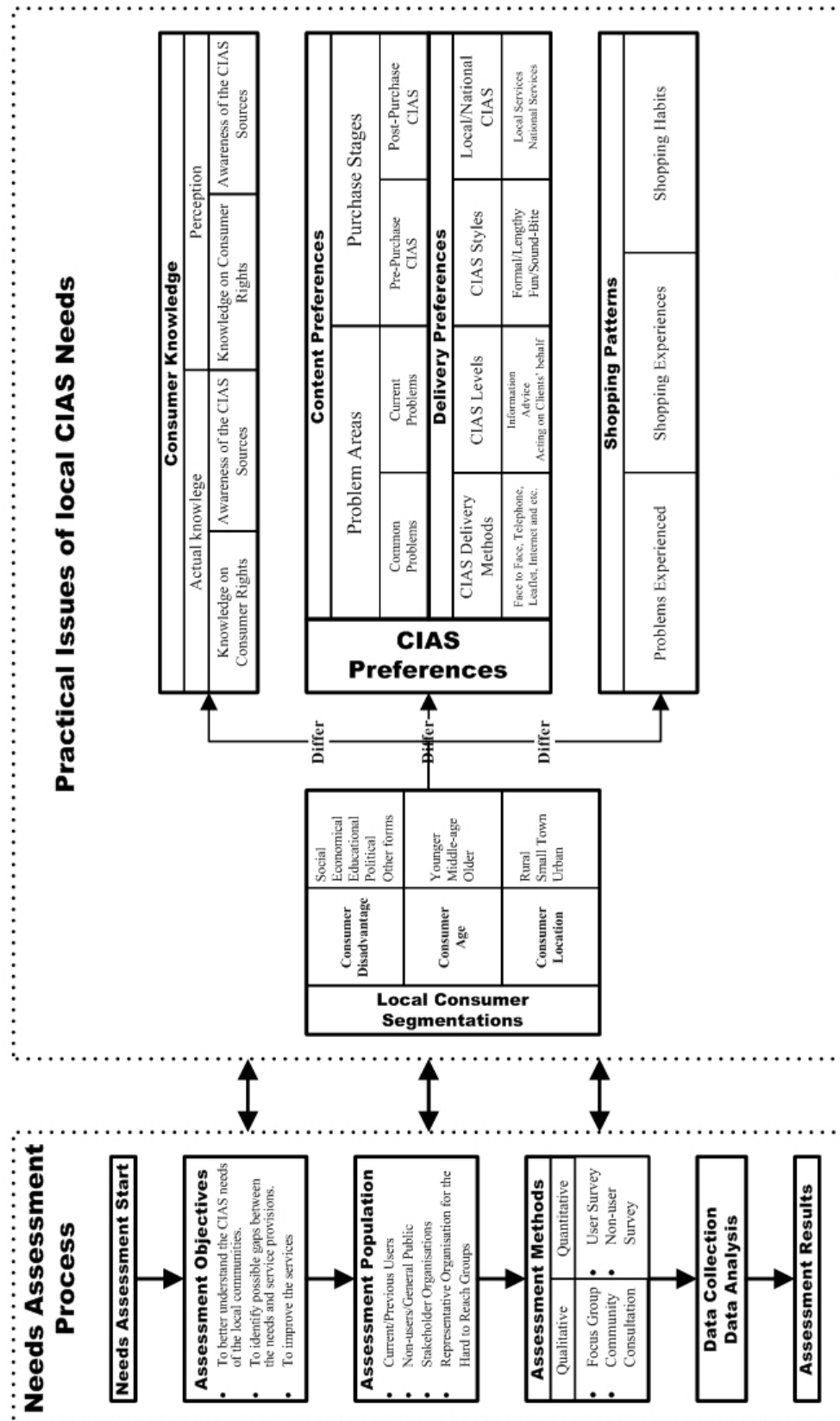


Diagram 4 Initial local CIAS needs assessment model

## **5.2 Needs assessment process**

As discussed in section 2.6.8, the purpose of a needs assessment is to gather information to generate and improve the understanding of the target groups. Therefore the information gathering and analysis of needs is fundamentally a research process on the social phenomenon which is human need (Percy-Smith 1996). In the case of CIAS need, the assessment of CIAS needs is a process very similar to any other assessment/research practice which involves the following steps (Brennan and Galloway 2002): assessment start, the determination of the assessment objectives, identifying the assessment population, choosing the research methods, data collection and analysis and assessment results. For the social research, it is important that decisions of each key step should be taken in consideration with other steps. In other words, each one of the steps needs to be suitable to each other. The CIAS needs assessment is and should be no different to the process of social research (Brennan and Galloway 2002). However, the qualitative findings have revealed the particular tasks and consideration of each key step of the CIAS needs assessment process.

### **5.2.1 The objectives of needs assessment**

The process of CIAS needs assessment is shown on the left hand side of the initial model. The first step is to determine the objectives of the local needs assessment. It was agreed by many interviewees that the main objectives of the CIAS needs assessment should be to better understand the local communities and their CIAS needs (discussed in section 4.3.1). Such understanding should include the demographic information as well as the practical assessment of the local CIAS needs. Any potential gap between the available services and the CIAS needs was also

mentioned by the interviewees as an important objective. When the objectives are determined, the next task for the needs assessment is to choose which population needs to be focused.

### **5.2.2 Research population**

By definition, the research population of local needs assessments are the local communities. However, the qualitative findings revealed that it is not as straightforward as it sounds. The decision depends on the objective of the assessment. If it is a comprehensive local needs assessment, then the whole local population should be chosen. In the case of using the user survey, as mentioned by many interviewees, as an attempt to assess the local CIAS needs, the users are the population in this case.

As discussed in section 4.6.1, there are some groups within the local communities who are regarded as ‘the hard to reach groups’ by the professionals. These groups are least likely to respond to any needs assessment attempt among the general public. It is often the case that they are also disadvantaged consumer groups who are in greater need for CIAS. If these ‘hard to reach groups’ are involved as the research population, then certain research methods should be employed to improve their participation. It was reported by some of the coordinators interviewed that their previous attempts often failed. In such a scenario, some professionals recommended that involving the organisations representing these ‘hard to reach groups’ could be effective. An assessment using consultation with these stakeholder organisations could gather valuable information of the CIAS need for ‘the hard to reach groups’. The author’s own experiences have approved that on-street survey in certain deprived areas could

also be effective, if the researcher could overcome the initial fear and treat the potential members of ‘the hard to reach groups’ with respect and without prejudice.

### **5.2.3 Assessment methods**

The next step is to determine an appropriate method to collect and analyse the data. Similar to a normal piece of social research, there are two elements in this step, methodology and methods. The choice of methods should be in line with the chosen methodology. On the methodology level, CIAS needs assessment can be done either qualitatively or quantitatively or a combination of both. The pros and cons of each methodology have been well discussed in both the academic and professionals worlds. Indeed, the earlier methodology chapter has also articulated the issues (section 3.2).

With regard to the research methods, the qualitative phase has revealed several commonly used approaches including: survey of the users, survey of the general public, focus group, local consumer panel, and consultation with the stakeholder organisations or the representative organisations (discussed in Section 4.6.2). These methods are presented in the assessment model as indicative examples, and they are not conclusive. Any future CIAS needs assessment could choose these methods as well as design new methods as long as they are suitable to the chosen methodology and in line with other steps of the assessment.

#### **5.2.4 The data collection and analysis and assessment results**

The last two steps of the initial model are the data collection and analysis, and the assessment results. Many professionals interviewed mentioned that the needs assessment is a complex and difficult process, thus needs to be conducted efficiently and effectively (discussed in section 4.3.2). It is same to any other social research, the validity of an assessment result very much depends on good data collection and analysis.

The assessment results should be used to re-design or improve the CIAS provision. However, other factors could also play important roles affecting when implementation of an assessment results. These factors include the available resources and the current conditions in which the service providers are (discussed in Section 2.6.7 and 2.6.8). These factors are beyond the scope of this research. It is important to note here that the CIAS assessment provide an important starting point in terms of providing evidence to the service providers, however, it is only a starting point, how the service is actually delivered is also dependent on many other factors.

#### **5.2.5 The relations between the steps**

As illustrated in the diagram, the key steps of the initial CIAS needs assessment are the research objectives, assessment population, assessment methods, data collection and analysis. It is important to have these four steps consistent with each other to ensure the quality of the assessment results. The choice of the assessment population is dependent on the decision of the assessment objectives, and then the choice of assessment methods should be consistent with the research population. For example, if the objective is to assess the needs of the disadvantaged consumers, then the key

representative organisations of the disadvantage could be chosen as the research population. Based on the decisions in the previous two steps, the qualitative focus group could be adopted as the assessment method.

However, these steps in the needs assessment process only covers the challenges associated with how to assess local CIAS needs, the question of what aspects of local CIAS need should be assessed is covered by the right hand side of the model, namely the components of CIAS needs and the influencing factors.

### **5.3 Consumer need for CIAS and its key components**

There was a consensus among the CSN coordinators interviewed that local consumers do need CIAS which is represented as the main part of the assessment model. The qualitative findings revealed the key components of the CIAS need that the service providers should be aware of and then design and deliver the services accordingly.

Need is a widely used concept which refers to different things in different scenarios. It was discussed and decided in the earlier chapters (Chapter 2 and 4) that, the CIAS needs assessment should focus on the practical aspects of the needs aiming to provide practical guidance to agencies. The main challenges for a needs assessment are to assess what CIAS should be offered and how to offer CIAS to the local consumers (Brennan and Galloway 2002). The findings revealed that CIAS need consists of two aspects: the content preferences and the delivery preferences. Assessing local consumers' preferences for these two aspects of CIAS could provide the practical guidance.



### **5.3.1 Content preferences**

The majority of the interviewees pointed out that Consumers need CIAS because they are experiencing consumer problems (discussed in section 4.4). A needs assessment should be able to evaluate what contents of CIAS the local community prefer. According to the findings, the preferences of contents of CIAS can be assessed in three aspects: problem areas and purchase stages.

#### **5.3.1.1 CIAS covering different problem categories**

At any particular point of time, there may be some popular categories of goods or services that local consumers are complaining about. An assessment should be carried out to find out what these goods or services issues are. For example, it was noted by one of the interviewees that a faulty skin-whitening product was widely used by the local black community. When such situations happened, needs assessment should be able to pick up the trend and help the providers to address the problems accordingly.

According to the findings discussed in section 4.2.4.1, there are some categories of goods or services that local communities are experiencing problems with constantly. Thus the identification of these categories should to be incorporated in the needs assessment. Several categories have been mentioned during the interviews including: building work/home repair, second hand cars and so on. The problem area of CIAS is an aspect that the needs assessment model should pay attention to since it is necessary for agencies to keep track of the current hot problem spots as well as the constant problems in the locality (discussed in section 4.2.4.2).

#### **5.3.1.2 CIAS covering different purchase stages**

A purchase process normally involves three stages: pre-purchase, purchase and post-purchase stage. Consumers need CIAS covering all three purchase stages, although the coordinators believed that the key difference is between the post-purchase (reactive CIAS) and pre and during purchase stage (proactive CIAS) (section 4.2.5.1). However, as far as the CIAS agencies are concerned, it is important to assess at what stage(s) their local consumers would prefer to use their services. Nearly all the interviewees had noticed that their customers were mainly using their services at the post-purchase stage. They also accepted a small but significant portion of their clients do want pre or during purchase proactive CIAS (discussed in section 4.2.5.1 and 4.2.5.3). It is therefore an important task for the needs assessment to evaluate the local consumer preferences on this matter. Although proactive CIAS is important for consumers to prevent possible detriment, if the local communities prefer to use sources other than local CIAS providers to obtain proactive CIAS, then it can be important for the agencies to be aware of such preferences and then concentrate their resources on the post-purchase CIAS.

#### **5.3.2 Preferences for CIAS methods of delivery**

It was argued by some coordinators that consumers prefer to access the CIAS delivered suitable to their preferences when consumers need CIAS. Some interviewees believed that if the suitable delivery of CIAS is not available, some consumers could be prevented or discouraged to access CIAS (discussed in section 4.2.6.1). The needs assessment model should be able to address this problem and also be able to provide a comprehensive assessment of how the local community may prefer the CIAS to be delivered. Similar to content preferences, the qualitative

findings have provided in depth analysis of key aspects of the preference of methods of delivery which can be summarised as: the delivery methods, the level of CIAS, the style of CIAS and the location of CIAS (discussed in section 4.2.6.2 to 4.2.6.5). These four aspects are discussed in more detail in next sections.

#### **5.3.2.1 CIAS delivery methods**

The delivery methods refer to a variety of ways to provide CIAS to the users such as face-to-face, telephone, website, and so on. There was a consensus among the professionals researched that local consumers have different preferences of delivery methods, and it is important for agencies to assess what the preferred methods are for the local consumers. Some interviewees believed that due to the diverse preferences among the local consumers, it is important for agencies to deliver their services via a variety of delivery methods (discussed in section 4.2.6.6). Many professionals pointed out that telephone and face-to-face are the most preferred method of delivery. It was also revealed that over the last decade, due to the increasing availability of the modern technology, internet-based or mobile-based methods have become more popular among consumers, especially among the young to middle age consumers. Based on these findings, the preferences of the delivery method is an important aspect of the CIAS delivery, thus it is included in the needs assessment model.

#### **5.3.2.2 Levels of CIAS**

Depending on the circumstances, CIAS can be delivered at different levels of involvement from providing straight forward information to acting on someone's behalf. According to the findings, the preferences of CIAS levels largely depend on the consumer's ability or needs. Some consumers who are familiar with consumer

rights may just prefer to get information, while some disadvantaged consumers may prefer to receive higher levels of CIAS such as having someone acting on their behalf (discussed in section 4.2.1.3 and 4.2.6.4). Many professionals believed that their local communities have a variety of preferences. The more disadvantaged consumers are, the more likely they will prefer or need higher levels of involvement. Needs assessment should incorporate this element of CIAS needs, and enable agencies to identify the priorities of the local communities.

### **5.3.2.3 Styles of CIAS**

Consumer related issues are often viewed as not very interesting to some consumers, particular among young consumers. Very often, the style of CIAS tends to be formal, serious and sometimes lengthy. It was mentioned that certain groups of local communities may still prefer to get these styles of information and advice. However, some interviewees believe that some consumers, particularly the younger generation, are increasingly bored with traditional styles of CIAS (discussed in section 4.2.2.4). These findings revealed that younger consumers may be more interested in fun, sound-bite styles of CIAS. It has been noticed that if the styles of the services seem as not interesting to younger consumers, they are less likely to pay any attention to the services thus make them even more vulnerable to potential detriment (discussed in section 4.2.2.4 and 4.2.6.5). The CIAS providers should be able to use the assessment model to pick up these preferences over the styles of CIAS, and then adapt their services to better serve local communities.

#### **5.3.2.4 Locations of the CIAS**

The CIAS are provided at both national and local levels in the UK. It was noted by some interviewees that despite the availability of national CIAS, some consumers still prefer to get advice from a local organisation. On the other hand, the success of Consumer Direct has shown that many consumers are happy to use non-local services. It was also mentioned that some local CIAS provision had been reduced as the result of Consumer Direct without a proper assessment of the local needs (discussed in section 4.2.6.3). Therefore, it is necessary for the needs assessment to be able to explore local consumer attitudes toward the location of the services.

These four aspects of the CIAS delivery are presented in the initial assessment model since they are critical to the question of how local consumers would prefer to access the services. Together with local consumer preferences of the content of CIAS, the needs assessment could build up a comprehensive evaluation of the practical aspects of what the local communities' CIAS needs are. The qualitative analysis has also revealed two further categories of factors important to help agencies to understand the CIAS needs of the local communities, consumer knowledge level and shopping patterns.

#### **5.4 Consumer knowledge**

It has been established that the need for CIAS is directly linked with the level of consumer knowledge. There are two main reasons that consumers need CIAS, they are experiencing problems (discussed later in the shopping patterns section) and their own knowledge is not sufficient (discussed in section 4.4). Any lack of knowledge

could reduce consumers' chance of making discerning decisions, or lead to a limited ability to seek redress when they are sold faulty goods or poor services. Thus it is important to assess the level of consumer knowledge of the local consumers.

#### **5.4.1 Perceived and actual levels**

When asked whether consumers have the ability to understand and express their CIAS, the views of the coordinators were that consumers are fairly capable to express their needs when there is a specific issue involved. They tend to be less capable when they were asked about their needs generally (section 4.7.1). The implication of this finding is that there could be a mismatch between what consumers think their needs are and what their actual needs are. Therefore, the initial model introduces two important aspects in assessing the level of consumer knowledge, the consumers' actual levels of knowledge and their perceived levels of knowledge. This is also reinforced by the results of several CSNs local needs assessment which have indicated that it is often possible consumers either over-estimate or under-estimate their levels of consumer knowledge, thus resulting in inaccurate assessment results.

#### **5.4.2 Awareness of CIAS sources**

The next important revelation from the qualitative phase is that consumer knowledge can be assessed on two components: the knowledge of consumer rights and the awareness of sources of CIAS. Both are important components of consumer knowledge. Some professionals believed that, between the two, the awareness of CIAS sources is more critical for local consumers (discussed in section 4.2.7.2). In other words, while it is important for a needs assessment to assess how well the local

community understand their consumer rights, it might be more important for the needs assessment is to assess how well the general public know where to access CIAS. Some of the professionals interviewed had provided the rationale for this. Consumer related issues are often complex. It is not always possible for an ordinary consumer to understand every detail of it. As long as they are aware of their basic rights, and they are also aware of the sources of CIAS, they can always access the CIAS provided by professionals to solve their problems. Some interviewees believed that consumers often do not know where and how to access CIAS. Furthermore, it does not matter very much whether an individual consumer is aware of the right source of CIAS, they can always be signposted to the right agency as long as they know the name of one CIAS provider (discussed in section 4.2.7.2.1 and 4.2.7.2.2). What really does matter is whether an individual can get the opportunity to be signposted, thus the knowledge of any specific CIAS agency should be the key area to be assessed.

#### **5.4.3 Knowledge of consumer rights**

The knowledge of consumer rights is still important for the needs assessment. Despite the fact consumer issues is a complex area, a good level of knowledge on basic consumer rights will make it more likely for an individual to realise his or her interests has been damaged, thus being more likely to take action (discussed in section 4.2.7.2.1 and 4.4). Therefore, the level of knowledge on consumer rights is an integral part of any needs assessment which, in turn should concentrate on basic consumer rights.

It is important to assess the two components of consumer knowledge on both actual and perceived levels. The assessment of both levels and the possible mismatch

between them could provide some valuable evidence for agencies to improve their services.

## **5.5 Shopping patterns**

The main reason why consumers need CIAS is because they are experiencing problems (discussed in section 4.4). Consumer shopping patterns could provide a significant amount of information on the problems they are experiencing. More importantly, if the general public is the research population, then their answers on their preferences of both CIAS content and delivery can be considered as their perceptions, and information of their shopping patterns could provide insight on their actual needs.

### **5.5.1 Problems experienced**

According to the qualitative findings, the shopping patterns could be assessed in three categories. The first one is the problems experienced. If a consumer is asked to recall any problems he or she experienced in a period of time, the information gathered is more likely to be factual rather than perception. Based on assessment of problems local consumers experienced, the identification of both constant and current problem areas can be much more strengthened (discussed in section 4.2.4). The study of previous local needs assessment by some CSNs and Genn's research has also revealed that further information could be gathered, such as the triviality, frequency and value involved of the problems experienced (Genn 1999).



### **5.5.2 Shopping experiences**

In relation to individual circumstances, consumers differ on what they buy and how frequently they purchase. This is closely linked with consumer knowledge levels, the more consumption decisions a consumer makes, the more experienced that consumer will become, thus less likely to need CIAS. For example, it was reported by the professionals that consumers with different ages make different purchase decision. The younger consumers tend to buy things with less value, and middle age and older consumers are more likely to make expensive purchases (see in sections 4.2.2.2 and 4.2.2.3). On the other hand, the frequency with which consumers make purchases could also have an impact on consumers' CIAS needs. The value of the purchase is believed to be one of the factors influencing whether consumers will seek CIAS (section 4.4).

### **5.5.3 Shopping habits**

Some interviewees mentioned that consumers are less likely to face detriment when they buy goods or services from well-established shops/providers. Some disadvantaged consumers (e.g. consumers on low-incomes) are likely to be targeted by rogue traders many of whom tend to be small businesses (discussed in section 4.2.1.1.3). On the other hand, transactions via internet or other remote means are regarded by some professionals as more risky by attracting higher possibilities of fraud (discussed in 4.2.3.1). Thus it is necessary to assess where and how the local consumers make their purchases. The information gathered could help CIAS agencies to gain a better understanding of the local CIAS needs, especially by making comparison between different consumer groups.

Data on the local consumer shopping patterns is necessary for the needs assessment since it could provide some indications of the levels of needs as well as some factual information on what CIAS content consumers may need. It could also provide possible comparisons between consumer groups to indicate the possible differences in their CIAS needs.

## **5.6 The effective means of local consumer segmentation**

As mentioned in the literature review (section 2.8.1), although individual consumers tend to have different needs for CIAS, their needs can be better understood by putting those with similar needs into groups/segments. An effective CIAS provision should consider such need differences between groups and tailor the services to better serve the local communities. A scientific assessment model should be able firstly to provide the effective ways to segment consumers into groups with similar CIAS needs, second to identify the need differences among different consumer groups.

Three typical segmenting means have been identified in the literature review and then been explored in the qualitative phase: consumer age, location and disadvantages. According to findings, the most effective segmenting factor is the consumer disadvantages and the least effective is consumer location.

### **5.6.1 Consumer disadvantages**

There was a consensus among the professionals interviewed that disadvantaged consumers tend to have higher needs for CIAS. Consumer vulnerabilities could take forms of educational, economical, social, political and other forms (discussed in

section 4.2.1.1.1). According to the findings, as far as the needs assessment is concerned, the main form of disadvantage to focus on is the educational, since other forms could result in lacking sufficient knowledge both general and consumer knowledge (section 4.2.1.1.2 and 4.2.1.1.4). It is critical for the service providers to assess the differences in the levels of consumer knowledge. A linkage was drawn in the initial assessment model to represent this relationship.

Compared with the rest of the public, disadvantaged consumers tend to have different shopping patterns (discussed in section 4.2.1.1.3). For example, they tend to shop more with small dealers and tend to be targeted by rogue traders. Although the value of purchases made by disadvantaged consumers tends to be low, any wrong decisions could cause more detriment since they also tend to have lower income.

The qualitative findings also revealed that the disadvantaged consumer preferences are critical to the CIAS needs assessment (section 4.2.1.3 and 4.2.6). Although having higher needs for CIAS, some disadvantaged consumers are least likely to use the services. Many interviewees mentioned that the majority of their customers are often consumers who are reasonably well off. There are two possible reasons for this phenomenon: first, the disadvantaged consumers are not aware of their CIAS needs, or not aware of the available CIAS provision. Second, their preferences of the services are not well matched by the current provision (section 4.2.1.1.4, 4.3.2 and 4.6.1).

While serving the whole of the local community, it was believed by the professionals that satisfying the needs of the disadvantaged consumers should be the focus of the agencies. It is therefore necessary to identify the possible differences between the needs of disadvantaged consumers and the rest of the local community.

### **5.6.2 Consumer age**

Similar to that of consumer disadvantage, different age groups tend to have different needs for CIAS. For the CIAS preferences, younger consumers could prefer different delivery methods, while older consumers tend to be happy with the more traditional methods. One interviewee picked up a critical difference between different age groups that younger consumers are not interested with the traditional style of the CIAS. They are more likely to find the CIAS interesting when it is delivered in a fun, sound-bite style (section 4.2.2.4 and 4.2.6.5).

Consumers at different ages tend to have different consumer knowledge levels (section 4.2.2.2), and may also have different shopping patterns (section 4.2.2.3). A needs assessment with attention to the differences between age groups could provide much more meaningful guidance to improve the services.

It was argued by some professionals interviewed that age could be a form of consumer disadvantage (discussed in section 4.2.1.4). However, it may not always be the true. In the case of consumer knowledge, younger consumers are disadvantaged by their age since some of them are not old enough to have the chance to learn about their rights or to gain relevant experiences. On the other hand, in the case of preferences for the CIAS delivery methods, younger consumers are in better position

compared with other age groups since they might be keener for new delivery methods such as internet and text-messaging. Therefore, although there are some overlaps between consumer disadvantage and age as the means for segmentation, it is necessary for the initial needs assessment model to employ both.

### **5.6.3 Consumer location**

Compared with the previous two segmentation means, consumer location is the more controversial among the interviewees. Some believed the rural consumers have different needs as they are disadvantaged by their location (section 4.2.3.2 and 4.2.3.3). Rural consumers tend to have lower levels of consumer knowledge compared with urban consumers. Due to the fact that rural consumers have limited shopping choices, thus they tend to shop more via remote means or with smaller dealers. For some professionals it is clear that the location of rural consumers make them more vulnerable. Rural consumers may also have different preferences compared with urban consumers (section 4.2.3.4).

In the opposition, some professionals interviewed argued that rural consumers are no longer or at least are less and less disadvantaged by their locations thanks to modern communication technology (discussed in section 4.2.3.5). They believed that the importance of the consumer location is diminishing. Although being controversial, it is necessary to include the consumer location to the initial model at this stage. The effectiveness of all three segmentation means and other elements of the initial model were tested in the quantitative phase which will be presented in the next two chapters.

## **5.7 Chapter summary**

The initial assessment model is developed by critical discussion, evaluation and representation of the qualitative findings in the first phase. The model consists of two sections concerning the challenges associated with the assessment process and practical aspects of CIAS needs. The assessment process reflects the key issues to consider for the agencies. The determination of the assessment objectives is essential and forms the base for every other decision of the assessment including the choice of the assessment population. Although many agencies have been focusing on their users, it remains a challenge to assess the 'hard to reach' groups to gain better understanding of the local CIAS needs. Depending on the research objectives and population, the next decision of a needs assessment is to select the appropriate research method. The data collection and analysis are also critical to the quality and success of a local CIAS needs assessment. The assessment process should be able to reflect the right hand side of the model which represents the key issues to be assessed.

The core of the right hand side of the model is the practical issues of local CIAS needs which can be assessed by gathering data on the CIAS content preferences and CIAS delivery preferences of the local population. Local consumers may need CIAS covering certain problem categories and at certain purchase stages. Local consumers may need to access CIAS via their preferred delivery methods, at preferred levels, styles and location. This part of the initial model illustrates the key elements of the local CIAS needs. Furthermore, the data on local communities' consumer knowledge and shopping patterns could help CIAS agencies to better understand the needs of their current and potential customers.

There are four elements of consumer knowledge which have been identified in the qualitative phase, the actual knowledge, the perception, knowledge on consumer rights and the awareness of the CIAS sources. Agencies need to design appropriate assessment methods to gather valid data from their local communities. The shopping patterns consist of three elements, problems experienced, shopping experiences and shopping patterns. A rich pool of information could be gathered on these three aspects to provide in depth analysis on the local CIAS needs.

The last set of components of the initial assessment model is the segmentation means. Consumer disadvantages and consumer age were considered by the co-ordinators interviewed as effective means to put local consumers into groups to enable agencies to have targeted services. However, interviewees had different views on whether consumer location remains effective as a means to segment local communities.

This two-section layout is designed to highlight the two categories of issues for agencies to consider when conducting a local CIAS needs assessment. As outlined in the methodology chapter, the qualitative findings only reflect the views of CIAS professionals who are on the service delivery side. The components of the right hand side of the initial model were subsequently tested in the second phase of the research which involved the recipients of the CIAS services, the general public.

## **Chapter 6. Quantitative phase**

### **6.1 Introduction**

This chapter is to present the findings of the quantitative phase of the research. As explained in the methodology chapter (Chapter 3), practical aspects of CIAS need of the initial assessment model (on the right hand side) were tested using a quantitative on-street questionnaire survey. The rest of model, the issues relating to the process of the CIAS needs assessment, is not what individual consumers tend to be concerned with. The questionnaire survey was conducted in four chosen areas in Great Britain, two in Scotland and two in England, and one rural and one urban area from each country. Having carefully considered both the characteristics of the areas and the feasibility of conducting survey, Edinburgh, West Calder and Motherwell, London and Huddersfield were chosen in this research. An on-street survey using a set of pre drawn criteria was conducted by the researcher in these four areas, a total number of 590 questionnaires were completed, of which 585 are valid. A database was set up using SPSS 13.0 and all the data collected were inputted into the database.

### **6.2 Hypotheses formation**

The first task in this quantitative phase was to generate hypotheses. As discussed in section 3.10.1, the right-hand side of the initial model was to be tested in this quantitative phase. These components are consumer knowledge (discussed in section 5.4), content preferences (section 4.2.4 and 4.2.5), delivery preferences (section 5.3.2) and shopping patterns (section 5.5). The effectiveness of the segmentation means



including consumer disadvantages, age and location (section 5.6) were also to be tested. Hence, the following hypotheses can be generated for investigation.

➤ **Consumer knowledge**

- H 1 Consumers in Great Britain have a low level of consumer knowledge
- H 2 There is a mismatch between the perceived level of consumer knowledge and the actual level of consumer knowledge.

➤ **CIAS delivery preferences**

- H 3 Consumers in Great Britain have different preferences for the delivery of CIAS.

➤ **CIAS content preferences**

- H 4 Consumers in Great Britain have different preferences for the content of CIAS.

➤ **Consumer shopping patterns**

- H 5 Consumers in Great Britain have different shopping patterns.

➤ **Consumer disadvantages**

- H 6 Disadvantaged consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of the consumers.

➤ **Consumer age**

H 7 Consumers of different ages have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns.

➤ **Consumer location**

H 8 Rural consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of consumers.

Due to the fact that each of these issues contains further detailed components, relevant sub-hypotheses were also generated. They will be presented and discussed under relevant headings later. Although the complexity of the initial assessment could allow a large number of sub-hypotheses to be generated, it was considered not feasible to test every possible relationship between all the related components due to resource constraints.

### **6.3 The samples collected**

As discussed in the methodology chapter, the exact pre-determined criteria proved to be very difficult to achieve during the survey. However, the sample collected possesses a good demographic spread in terms of age and location. Some of the percentages were very close to the set of pre-determined criteria, and others were not far away. Therefore, it was reasonable to claim that survey was overall successful in terms of satisfying the criteria. In total 585 valid cases were collected in the four chosen areas. The breakdown of the sample is shown in Chart 1.

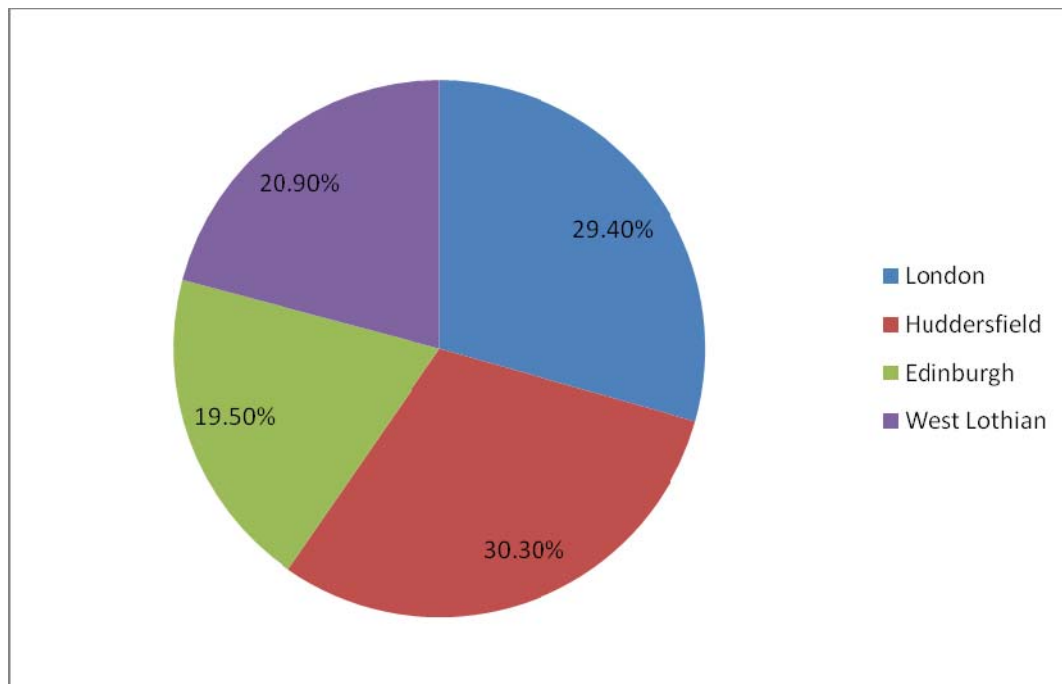


Chart 1 Sample Breakdown (areas)

### 6.3.1 Location profile

In terms of the types of location where the respondents were from, rural, town and city, the breakdown of the sample is shown in Chart 2. There were 11 respondents (1.9%) who refused to provide this information. The data shows there is a good spread of the cases from the city, town and rural areas. The only shortfall is that the percentage of respondents living in rural areas was higher than the relevant criteria (19.3%), due to the effective attempt to target the rural consumers.

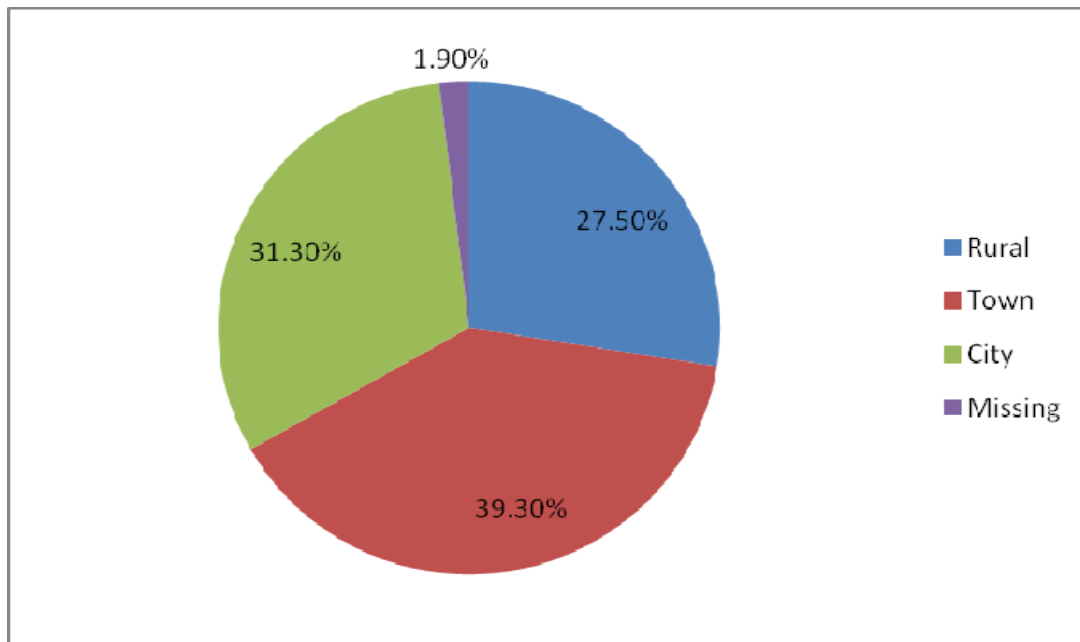


Chart 2 Sample Breakdown (location)

### 6.3.2 Age profile

The Chart 3 presents the age profile of the sample. There is a good spread of age groups with 32.2% of respondents under 30, 48.4% of the sample age between 30 to 59 and 19.4% of respondents who are 60 or over. Despite the attempt to follow the criteria, the relatively low percentage in the under-20 age group demonstrates the difficulty of conducting research with this age group experienced by this research.

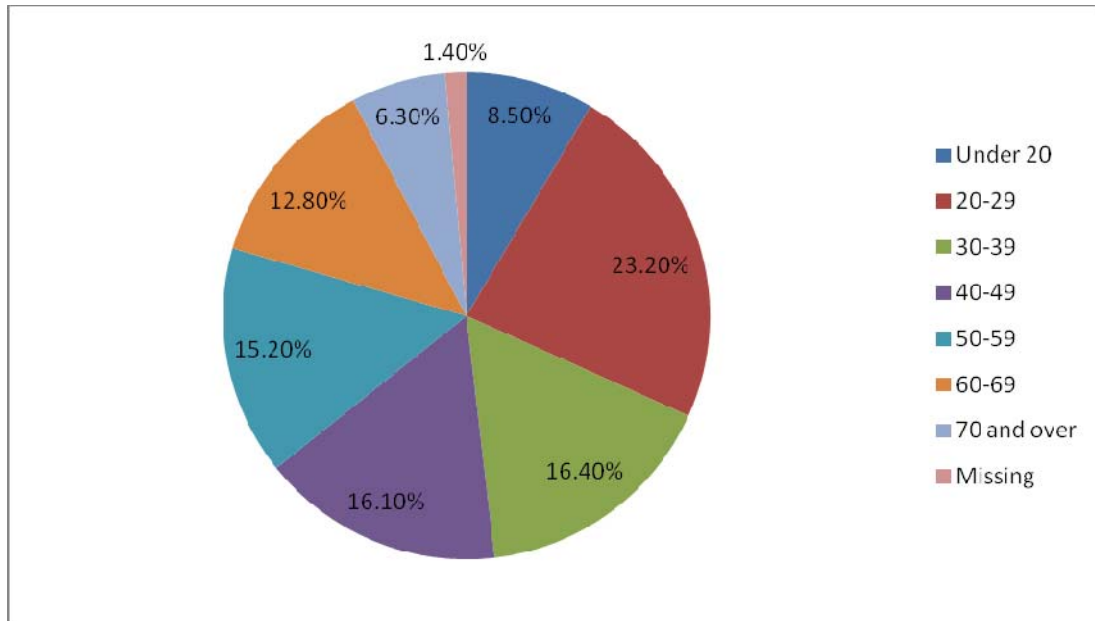


Chart 3 Sample Breakdown (age)

### 6.3.3 Income profile

For the levels of income, the data of both the household income and the total number of people living in the household were collected. For the total household income, the breakdown is shown in the Chart 4. 51. Some people (8.7% of the respondents) chose not to answer this question. However, the fact that 91.3% percent have answered this question could be the result of the effective measure taken in questionnaire design.

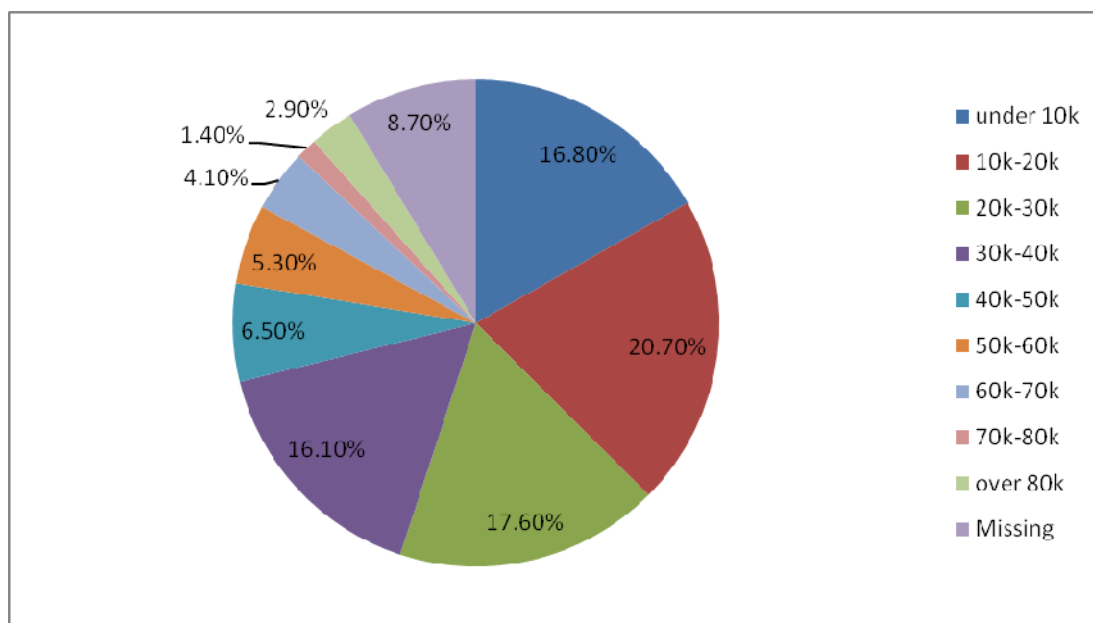


Chart 4 Sample Breakdown (income)

Having collected the data of the total number of people living in the household, it was possible to calculate the household income per capita for each case. This might be more accurate to reflect the actual level of income. The method chosen was to use the middle figure of each chosen category and divide it by the total number of people living in the household. The result was then coded by using the same income level category (see Chart 5). The new data shows that nearly half (48.1%) of the respondents were living in households with an income of less than 10K per capita per annum.

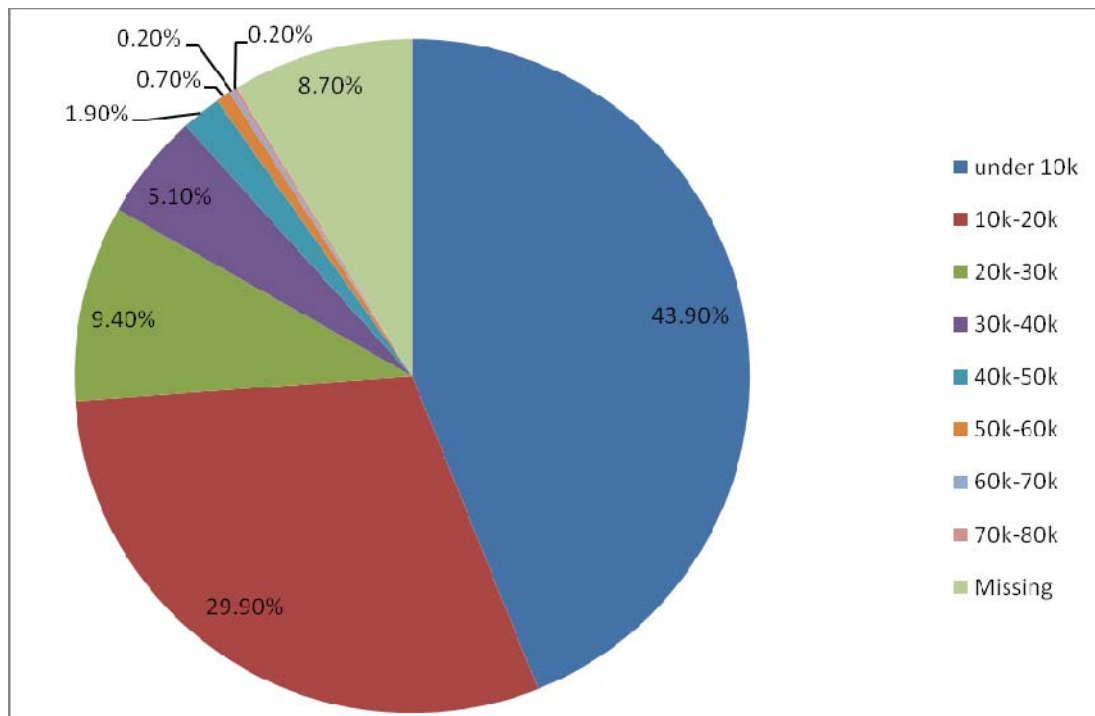


Chart 5 Sample Breakdown (income per capita)

#### 6.3.4 Education profile

The breakdown of education level is shown in Chart 6. Two issues need to be mentioned. The first issue is that there was a variety of answers due to the fact that education system varies in Scotland, England and Wales, and there have been many changes in the education system in the past. For the purpose of this study, the education level was classified into 6 levels shown in Chart 6. The second issue is that 58 respondents (9.9%) chose not to answer this question because of the sensitivity of this information. Overall, 63.8% of the respondents did not have a university level of education.

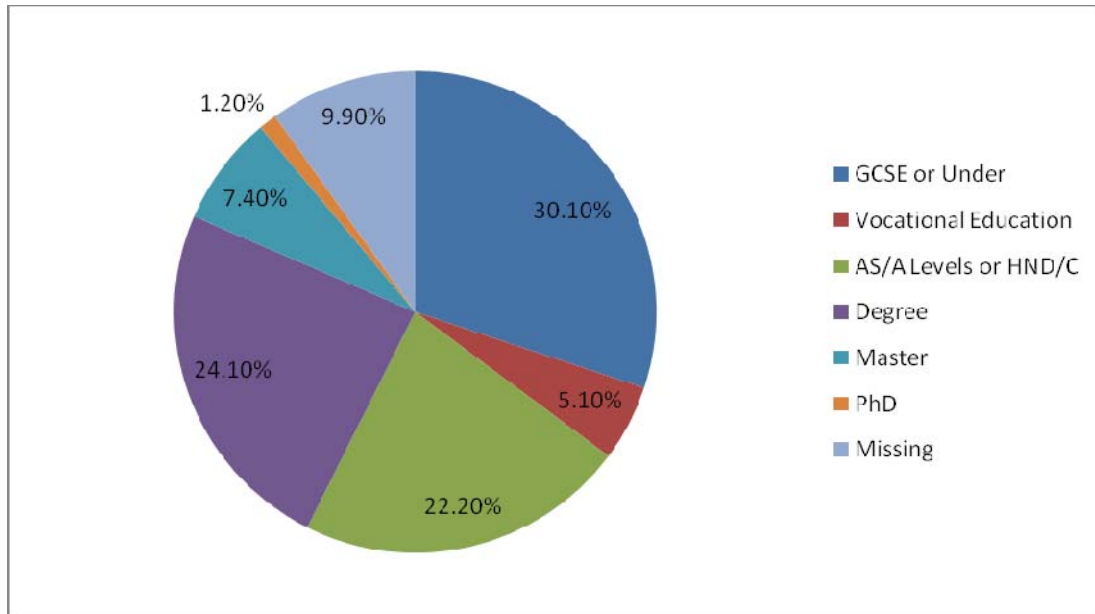


Chart 6 Sample Breakdown (education)

### 6.3.5 Employment profile

In total, 60.8% of the respondents were in employment on either a full time, part time or self employed basis (Chart 7). One observation is that there was a low percentage (3.9%) of sample of respondents who were on state benefit, despite the deliberate attempt to target those people during the survey. There are two possible explanations to this. Firstly, some people might be reluctant to acknowledge the fact they were on benefit. Secondly, consumers who were on state benefit tend not to take part in the survey. It was experienced in this research that people from the deprived areas were less willing to take part in the survey.



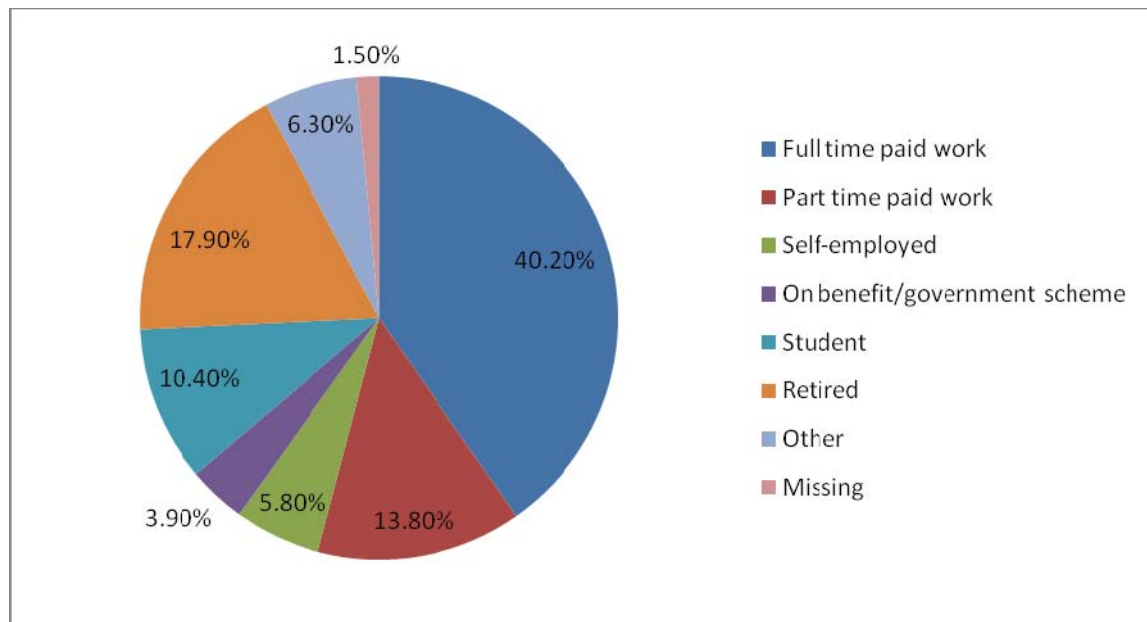


Chart 7 Sample Breakdown (employment)

Overall, the sample collected possesses a good mix of respondents from various social, economic and educational backgrounds. This reflected the hard work that went into the data collection to meet the set of sample criteria to deliberately target a wide spread of people. Having collected the data, the next challenge was the statistical analysis to test the hypotheses.

#### 6.4 Consumer knowledge

Consumer knowledge is closely linked with the needs for CIAS (discussed in the section in literature review section 2.5.5). The CSN coordinators interviewed also believed that the level of consumer knowledge in the local communities is relevant to CIAS needs assessment (weighting of 7.3). Consumers need CIAS because their own knowledge is not sufficient (section 4.2.7 and 4.5). Moreover, the qualitative phase has shown that there are two types of consumer knowledge, the knowledge about

consumer rights and the awareness of the sources of CIAS (discussed in section 4.2.7.2). Also, there are possible mismatch between the consumers' subjective perception of their levels of consumer knowledge and their actual levels of consumer knowledge. Consumers quite often overestimate their levels of knowledge (discussed in section 4.7.1).

#### **6.4.1 The actual level of consumer knowledge**

Based on the qualitative finding that the general public tends to have a low level of knowledge, thus the following hypothesis was proposed and subsequently tested.

H 1            Consumers in Great Britain have a low level of consumer knowledge

Since two components of consumer knowledge were identified in the initial assessment model, this hypothesis was broken down into two further hypotheses:

H1.1           Consumers in Great Britain have low a level of knowledge of their consumer rights

H1.2           Consumers in Great Britain have low a level of awareness of the sources of CIAS

For H1.1, three multiple choice questions of common scenarios regarding consumer rights were raised in the questionnaire (Q14 in the questionnaire). For each right answer, one point is awarded, thus the total score is an indication of the respondent's knowledge of consumer rights. The maximum score is 3 and the minimum score is 0, thus the half way score 1.5 was used to be tested against with the mean score. A one

sample T test revealed that the mean score of is 1.02, which is less than the half way score 1.5 ( $p=0.000$ ), hence H1.1 is retained. Therefore, the result indicated, when tested by the three multiple choice questions, the general public in Great Britain have a low level of knowledge on consumer rights.

Another method to test the actual knowledge was by finding out the proportion of the respondents who failed to answer one question rightly. The result is shown in Chart 8. A binomial test revealed that more than 25% of the general public fail to answer single question rights ( $p=0.008$ ). This provided another piece of analysis to strengthen the testing of H1.1. More than 25% the consumers in Great Britain have very low levels of knowledge on consumer rights.

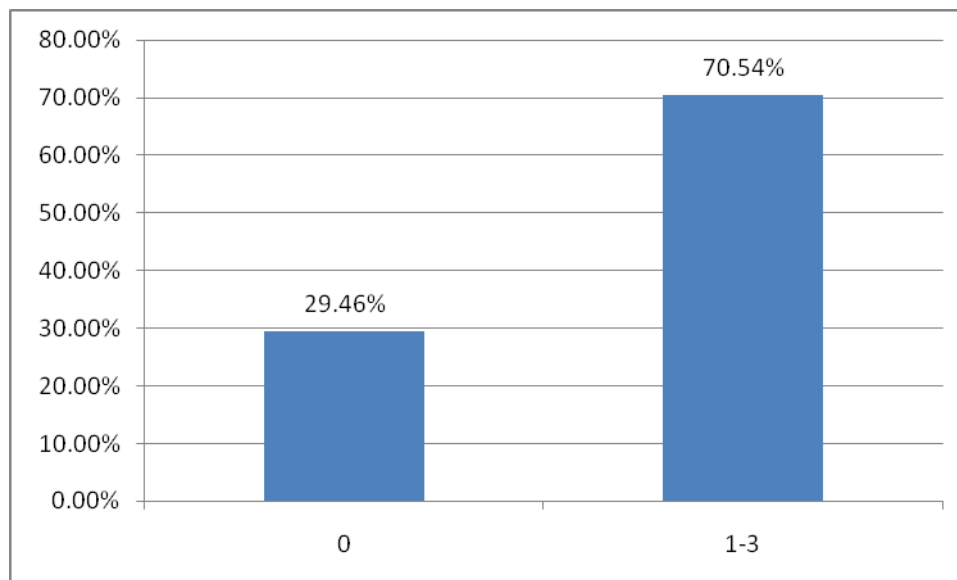


Chart 8 The percentages of respondents with different scores on consumer rights

Another important aspect of consumer knowledge is the awareness of the sources of CIAS. An open question (Q7 in the questionnaire) was used in the questionnaire which asks respondents to name the possible sources of CIAS. The Table 6 is the summary of the valid answers. Both generic sources and specific organisations were mentioned during the survey.

Generic sources	Specific Organisations
Government, Council, Town Hall	TSS, DTI, Consumer Direct, Connexions
Charity, Voluntary Organisation	CAB
Advice shop, Consumer Advisor, Consumer Office, Advice Centre, Info Centre, Tourist Information, Community Centre	
Shops	Post Office, Tesco, Sainsbury's
Consumer Association	Consumer Council
Consumer Protection/Watchdog	FSA DMA ABTA OFCOM OFTEL OFWATT ITC
Banks/Financial Institutions	HSBC, Swindon Car Insurance
Solicitor, Law Society, Legal Aid	
TV	BBC, Watchdog
Radio	
Newspapers	
Magazines	Which?
Internet/Web	Amazon, Yellow Page
Library	
MP Advisor	

Table 6 Valid CIAS Sources Named

Since this is an open-ended question, and one point was awarded for each valid answer, thus the total score was an indication of the level of awareness of CIAS sources. As discussed in the literature review (see section 2.5), there are many sources where consumers could access CIAS. And also, interviewees believed that it is not critical for consumers to know in advance the appropriate source of CIAS, as long as they are able to reach one information source, they can then be signposted to the appropriate CIAS agencies or sources (section 4.2.7.2.2). Therefore, a relaxed scoring method was chosen. Each generic or specific CIAS source mentioned by the respondent was rewarded by 1 point. Thus the level of the score indicated how well the respondent was aware of the CIAS sources. For the same reason, score 1 was used to test the hypothesis. A one Sample T-test indicates the mean score of the whole sample is 0.79 which is less than 1 ( $p=0.000$ ), thus the H1.2 was retained, and it was be concluded that the general public's awareness of CIAS is low.

Similar to the method used to test the level of knowledge of consumer rights, H1.2 is also be tested by analysing the proportion of respondents who were aware of at least one valid CIAS source. The descriptive result of the proportions of respondents who have named none or one and more is shown in Chart 9. A binomial test reveals that more than 50% of the general public is able to name at least one valid source of CIAS ( $p=0.000$ ). This result shows the majority of the consumers in Great Britain are aware of at least one source of CIAS. Therefore it can be observed that although the general public's awareness of the CIAS sources is not high, a majority of the consumers have a sufficient level of awareness of CIAS sources. On the other hand, there is still a large proportion of the general public who failed to name at least one valid source is significantly higher than 35% ( $p=0.018$ ), this result showed that more than 35% of the

general public in Great Britain do not have a sufficient level of awareness of CIAS sources.

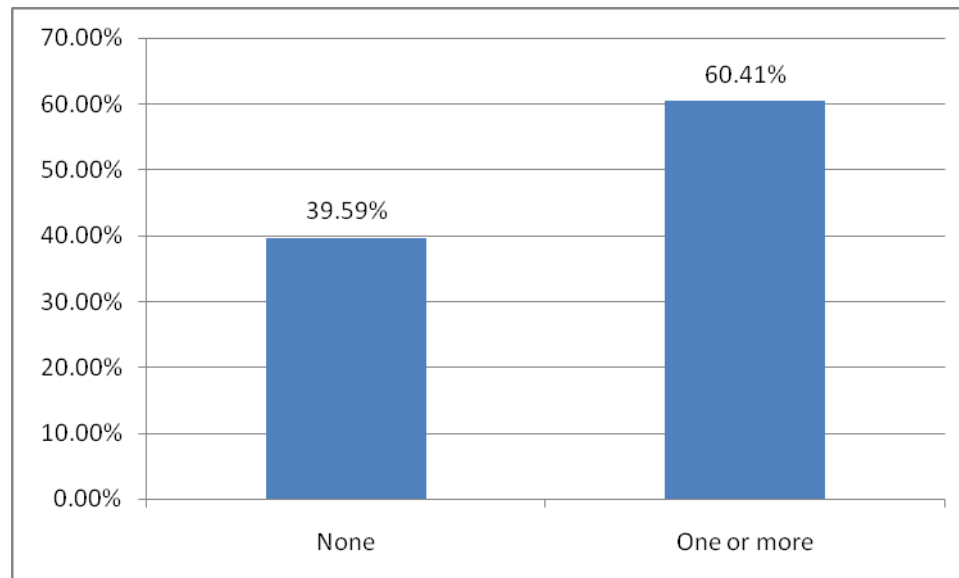


Chart 9 The percentage of respondents who had named none or at least one valid CIAS source

#### **6.4.2 The perceived level of consumer knowledge**

The consumers' perceptions of their levels of consumer knowledge were studied by testing how confident consumers were with their consumer knowledge. The qualitative results indicated that consumers in general can be over confident about their levels of consumer knowledge, thus they tend to have wrong perceptions about their actual knowledge levels (4.7.1). The following two hypotheses were generated:

H2            There is a mismatch between the perceived level of consumer knowledge and the actual level of consumer knowledge.

H2.1          Consumers in Great Britain are confident about their knowledge of their consumer rights.

## H2.2 Consumers in Great Britain are confident about their sources to obtain CIAS.

The respondents were asked to estimate how well informed they feel about their rights as a consumer on a scale of 1-10 (Q1 in the questionnaire). The descriptive result of the frequency is shown in Chart 10. A one sample T test revealed that the mean score is 6.017, significantly higher than the half way score of 5.5. Hence H2.1 was retained. Another way to test H2.1 is to transform the data into nominal data using the coding of score 1-5 to 0, and 6-10 to 1. The result is shown in Chart 11.

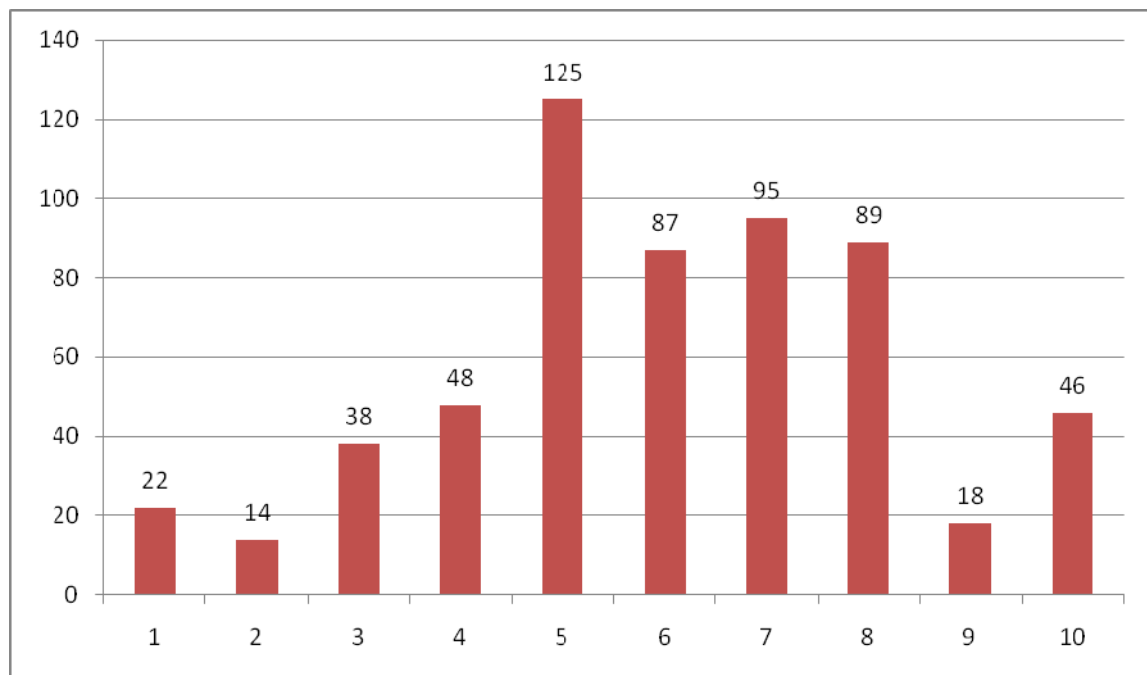


Chart 10 The number of respondents who felt informed about their consumer rights at different levels

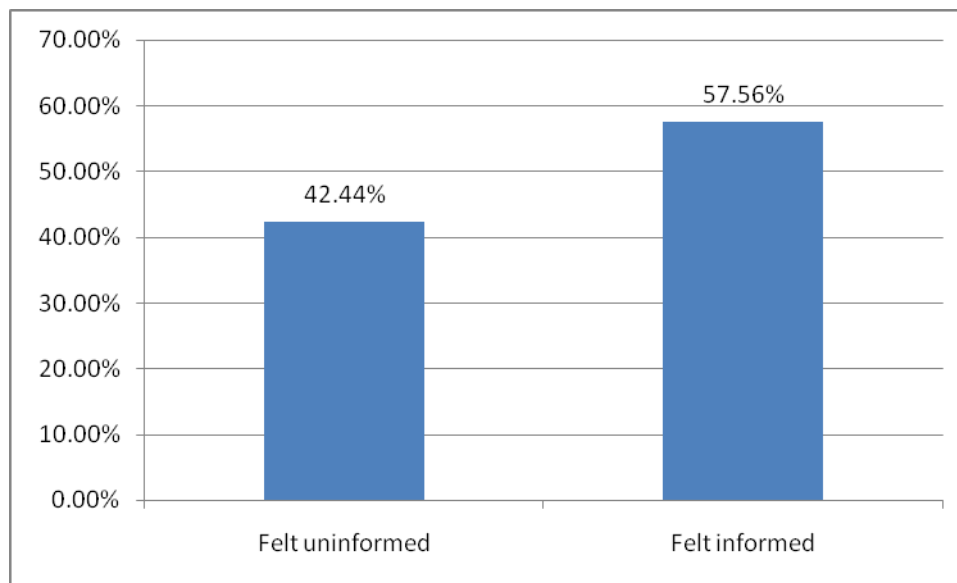


Chart 11 The percentages of respondents who felt informed or uninformed about their consumer rights

A binomial test reveals that more than 50% of respondents feel they are informed about their rights as consumers ( $p=0.000$ ). This result provided further evidence that H2.1 was tested to be retained. The majority of the general public feel they are informed about their rights as consumers.

For H2.2, the respondents were asked to indicate their level of confidence on a scale of 1-10 about finding CIAS, if they experienced a consumer problem (Q2 in the questionnaire). The descriptive result is shown in Chart 12. The mean confident level was tested as 6.31, significantly higher than the half way level 5.5 ( $p=0.000$ ).



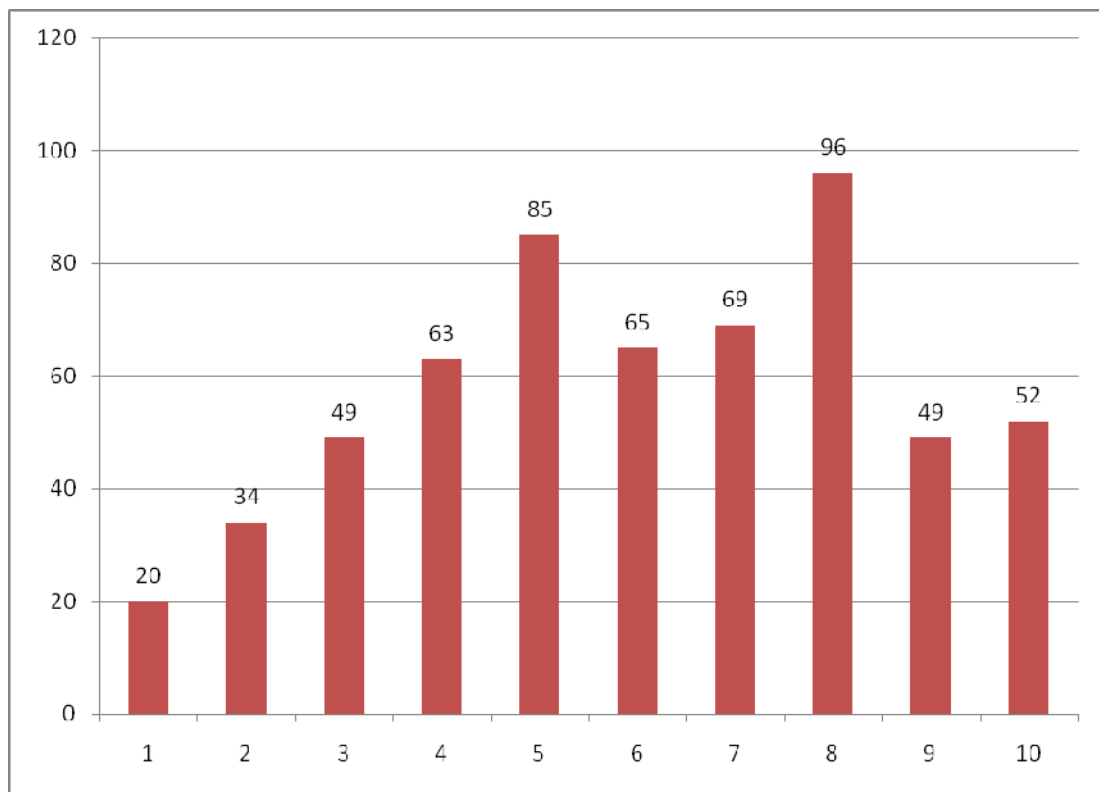


Chart 12 The number of respondents who felt confident on finding CIAS at different levels

Similar to H2.1, the data was transformed into binomial format with 1-5=0 and 6-10=1. The result is shown in Chart 13. A binomial test revealed that more than 50% of respondents feel they are confident about finding CIAS when facing a consumer problem ( $p= 0.001$ ) Therefore H2.2 was retained. The majority of the general public feel confident about getting CIAS.

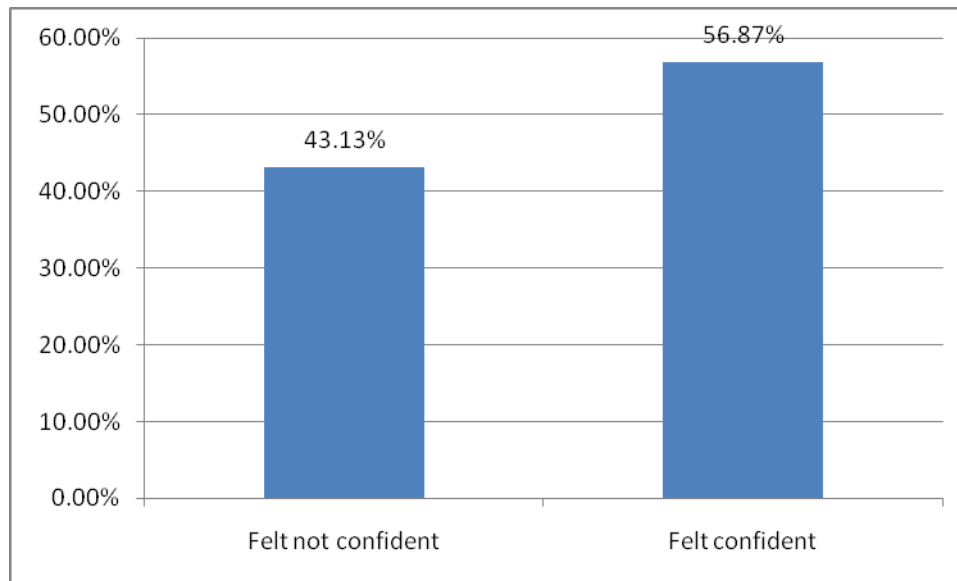


Chart 13 The percentages of respondents who felt confident or not confident about finding CIAS

#### **6.4.3 The mismatch between the actual and perceived level of consumer knowledge**

Based on the results of H1.1, H1.2, it could be concluded that H1 was tested to be retained. Consumers in Great Britain have low levels of consumer knowledge of both knowledge of consumer rights and the awareness of CIAS sources. Moreover, it was clear from the contradicting results of H2.1 and H2.2 that consumers are overall confident about their knowledge of both aspects. The contradictions between H1.1 and H2.1, H1.2 and H2.2 could indicate that there were mismatches between consumers' perception and their actual level of consumer knowledge. Hence H2 was retained. There are mismatches between consumers' actual knowledge and their perceptions.

## **6.5 CIAS delivery preferences**

CIAS delivery preferences were found to be an important element of local CIAS needs in the first phase (discussed in section 4.2.6). The other important qualitative finding was to reveal that delivery preferences of CIAS can be assessed in four aspects: the delivery methods, the sources of CIAS, the level of CIAS and the style of CIAS (see section 4.2.6.1 to 4.2.6.5). The qualitative findings indicate that consumers tend to have different delivery preferences in all of these four aspects (section 4.2.6.1 to 4.2.6.6), hence the Hypothesis 3 was generated as:

H 3            Consumers in Great Britain have different preferences for the delivery of CIAS.

The sub-hypotheses can be generated to represent the four elements of CIAS delivery preferences:

H3.1           Consumer preference differs towards the different delivery methods.

H3.2           Consumer preference differs towards the different levels of CIAS.

H3.3           Consumer preference differs towards the different styles of CIAS

H3.4           Consumer preference differs towards the different sources of CIAS.

### **6.5.1 Delivery methods**

As identified in the literature, the commonly used delivery methods of CIAS are face-to-face, telephone, leaflet, website, email and text messaging (section 2.8). The qualitative phase has revealed that the face-to-face and telephone are the two most

preferred methods (section 4.2.6.1). Therefore one further hypothesis can be generated as:

H3.1 consumers' preference differs towards the different delivery methods.

H3.1.1 telephone and the face-to-face are the two most preferred delivery methods

The data on preferred delivery methods was collected in question 10. In order to explore other forms of preferred delivery method, respondents can choose the option of 'other methods' and specify their preferred method. For these options, respondents were asked to select their three most preferred choices. So the score for each option is 1 (selected) and 0 (unselected). The result of preferred delivery methods is shown in Chart 14.

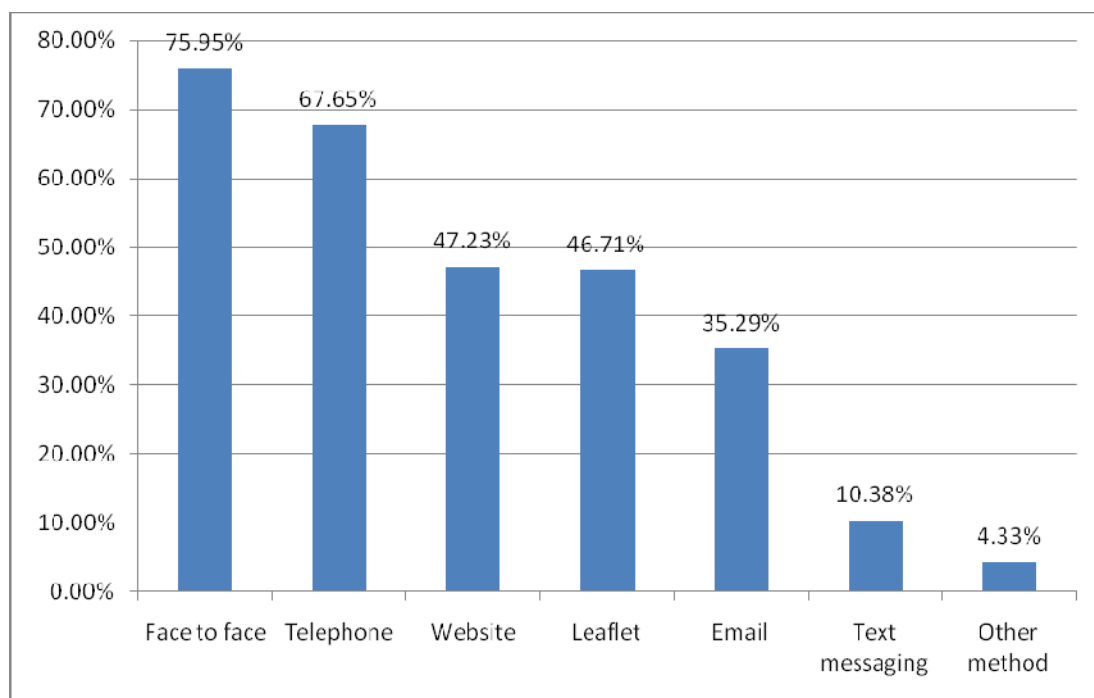


Chart 14 Preferences of various delivery methods

Since the proportion of respondents who selected other method was very small 4.33% thus it was not studied further. A K related samples Cochran's Q test revealed that there are significant differences between the proportions of respondents who selected different delivery methods ( $p=0.000$ ). Therefore H3.1 was retained, and consumers in Great Britain have different preferences over the delivery methods.

A two related samples McNemar test showed that firstly, the proportion of respondents who prefer face-to-face was significantly larger than that of people who prefer telephone ( $p=0.000$ ) and other methods ( $p=0.000$ ), and secondly, the proportion of people who prefer telephone is significantly larger than the proportions of people who prefer website ( $p=0.000$ ) and rest of the methods ( $p=0.000$ ).

Two binomial tests indicated that more than 70% of the consumers prefer face-to-face ( $p=0.001$ ) and more than 60% of the consumers prefer accessing CIAS by telephone (0.000). Thus, H3.1.1 was retained, face-to-face and telephone are the two most preferred delivery methods.

### **6.5.2 The levels of CIAS**

The literature review and qualitative research show that CIAS refers to a spectrum of service with one end being providing information only and the other end being solving consumers' problems on their behalf. Such a spectrum can be viewed as different levels of CIAS (section 2.9). Consumers may have different preferences over the levels of CIAS (section 4.2.6.4). This can be described as

### H3.2 Consumer preferences differ towards the different levels of CIAS

Furthermore, the qualitative research also shows that consumers in general may prefer the lower level of service, namely obtaining information and solving the problem themselves, thus one further hypothesis can be described as:

H3.2.1 the majority of consumers prefer to obtain information and solve problems themselves.

Since the spectrum is a continuous one, for practical reason, three typical scenarios were used to test consumers' preferences in the questionnaire (Q12).

- Obtain information and solve the problem yourself (indicated as way 1)
- Somebody advising you on how to solve the problem (indicated as way 2)
- Somebody acting on your behalf (indicated as way 3)

Obviously these scenarios were just examples. Respondents might prefer other levels as well. The option of 'other ways' was included in the questionnaire to explore consumers' other preference(s). Each respondent was asked to select their most preferred choice thus the possible score of each option is 1 (selected) and 0 (unselected). No respondent selected the option of 'other ways'. The result is shown in Chart 15.

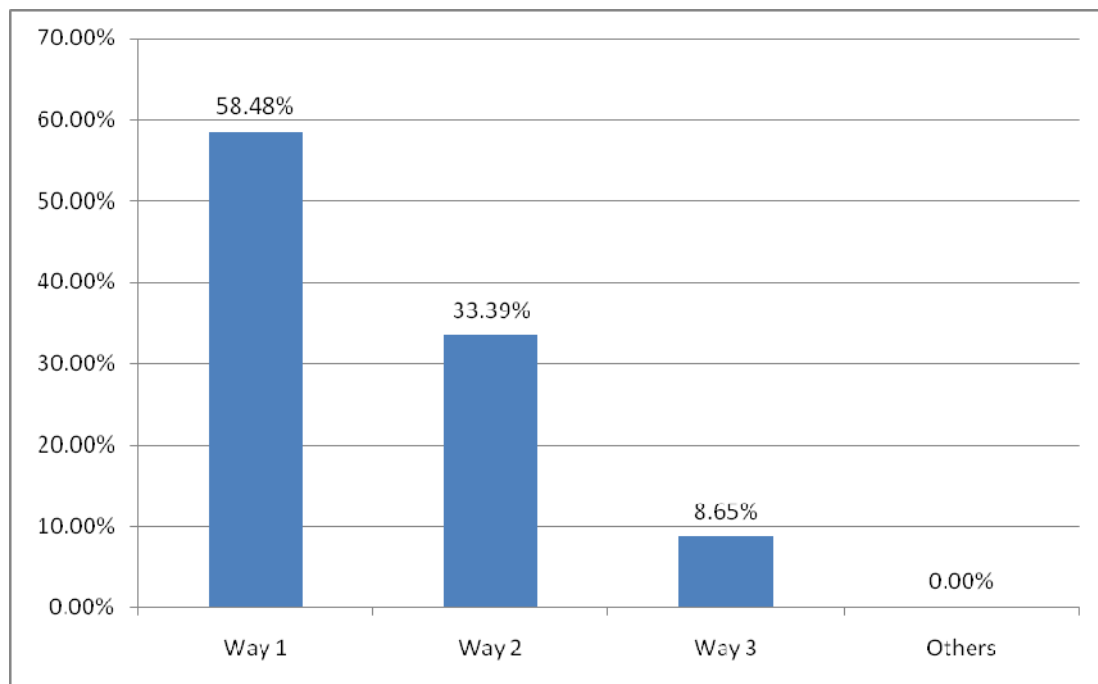


Chart 15 The preferred levels of CIAS

The result of a K related samples Cochran's Q test showed that there were significant differences between the proportions of consumers who prefer different levels of CIAS ( $p=0.000$ ), thus it was concluded that H3.2 was tested to be retained that the general public have different preferences towards levels of CIAS.

The two related samples McNemar test has indicated that the proportion of people who prefer obtaining information and solving problem by themselves is significantly higher than the proportion of people who prefer the other two ways ( $p=0.000$ ). A binomial test revealed that more than 50% of the consumers prefer this level ( $p=0.000$ ). Therefore, H3.2.1 was retained that obtaining information and solving the problem by themselves is the most preferred level of CIAS, and it is preferred by the majority of the consumers.

### **6.5.3 The preferences for the styles of the CIAS**

One of the important new finding in first phase is to highlight the style of CIAS. Depending on the targeted users, CIAS can be delivered with various styles (see section 4.2.6.5). These styles refer to a category of attributes of CIAS, such as the level of formality, the level of courtesy and etc. due to this complexity, a comprehensive study is beyond the scope of this research. The qualitative finding indicates that consumers have different preferences towards one particular aspect, the level of formality of consumer information, thus the research chooses to focus on it (see section 4.2.6.5). The hypothesis was described as H3.3. Since the qualitative finding did not indicate the most preferred level of formality, therefore no further hypotheses was developed.

H3.3 Consumer preference differs towards the different styles of CIAS.

Using leaflet is one of the main delivery methods for consumer information (section 6.5.1), thus three typical styles of leaflet were presented in the questionnaire, in-depth text, picture/cartoon and diagram/flowchart (Q11). Respondents were asked to select one option only to indicate their most preferred style. If they preferred a different style other than these three, they could. The result is shown in Chart 16.



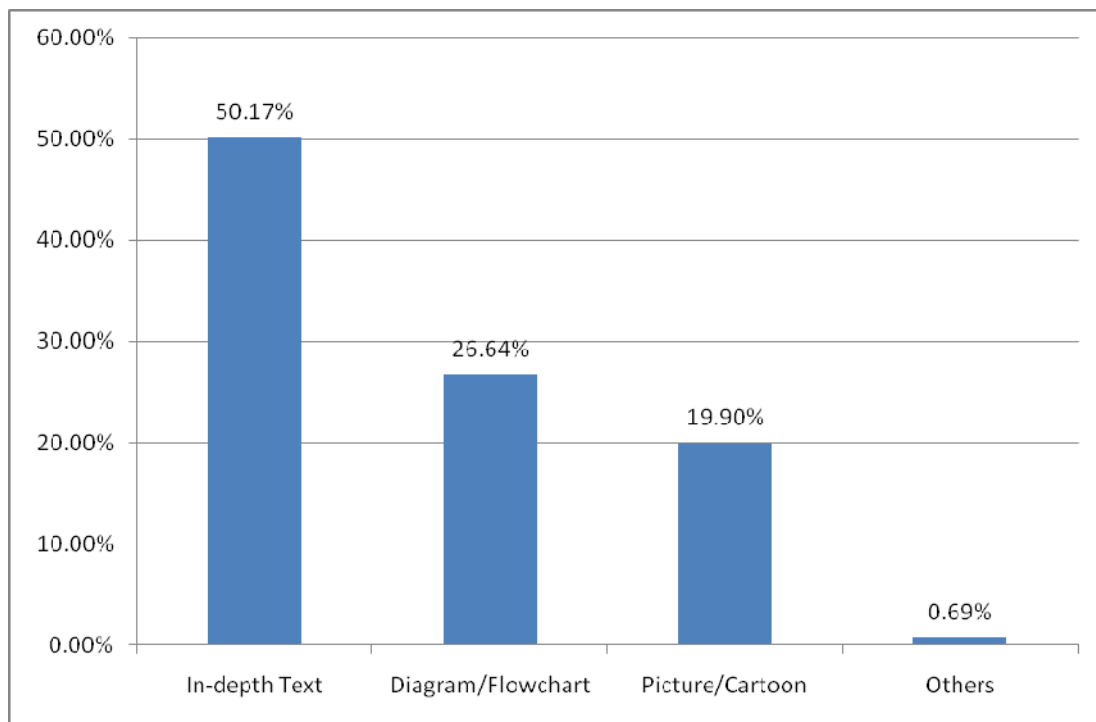


Chart 16 The preferred styles of CIAS

Since the percentage of the respondents who selected the option ‘others’ was very small, this option was not explored further. A K related samples Cochran’s Q test revealed that there were significant differences between the proportions of consumers who preferred these three styles ( $p=0.000$ ). Therefore, H3.3 was tested to be retained. Furthermore, three two related samples McNemar tests showed that the style of in-depth text was the most preferred choice with significant difference to the styles of diagram ( $p=0.000$ ) and picture/cartoon ( $p=0.000$ ). The diagram/flowchart was the second most preferred choice and significantly higher proportion than that of the style of picture/cartoon ( $p=0.010$ ).

#### **6.5.4 The location of CIAS**

Consumers can access different sources of CIAS, and they may have different preferences over the location of the CIAS (see section 4.2.6.2 and 4.2.6.3). Instead of asking the general public to comment directly on the location of CIAS, specific samples were used to attract more accurate information. At the local level, consumers can access CIAS via voluntary organisations and governmental agencies, they can also access CIAS provided by private sector, the solicitors. It is found by the qualitative research that CAB is the main voluntary organisation and the TSS is the main governmental providers (section 2.5.1 and 2.5.2). In some areas, these are the only available sources of CIAS, since the lack of CIAS from the private sector because of a low profitability. At national level, consumers could get CIAS from national providers such as Consumer Direct via their telephone line. The general public can also get information from TV or magazines or informal sources such as family members and friends or some internet websites. For this component to be relevant and be included in the needs assessment, consumers need to have different preferences over these sources (H3.4). One further hypothesis can be generated as:

H3.4 Consumer preference differs towards the different sources of CIAS.

H3.4.1 The local voluntary and governmental agencies are the most preferred CIAS sources

In the questionnaire (Q13), respondents were asked to select three most preferred choices from the following options. If they wanted to select other types of agency as their preferred choice and they then were asked to specify their choice. The data was later transformed into a binomial format to accommodate the testing.

- Local governmental agency (e.g. TSS)
- Local voluntary agency (e.g. Citizens Advice Bureaux)
- Local private agency (e.g. Solicitors)
- National telephone helpline (e.g. Consumer Direct)
- Informal (e.g. family member and friends, informal internet sources)
- TV or magazine (e.g. Watchdog, Which? Magazine)
- Other types of agency

The result is shown in Chart 17. Once again, since only a small percentage of respondents (1.38%) selected other types of agencies, this option was not studied further.

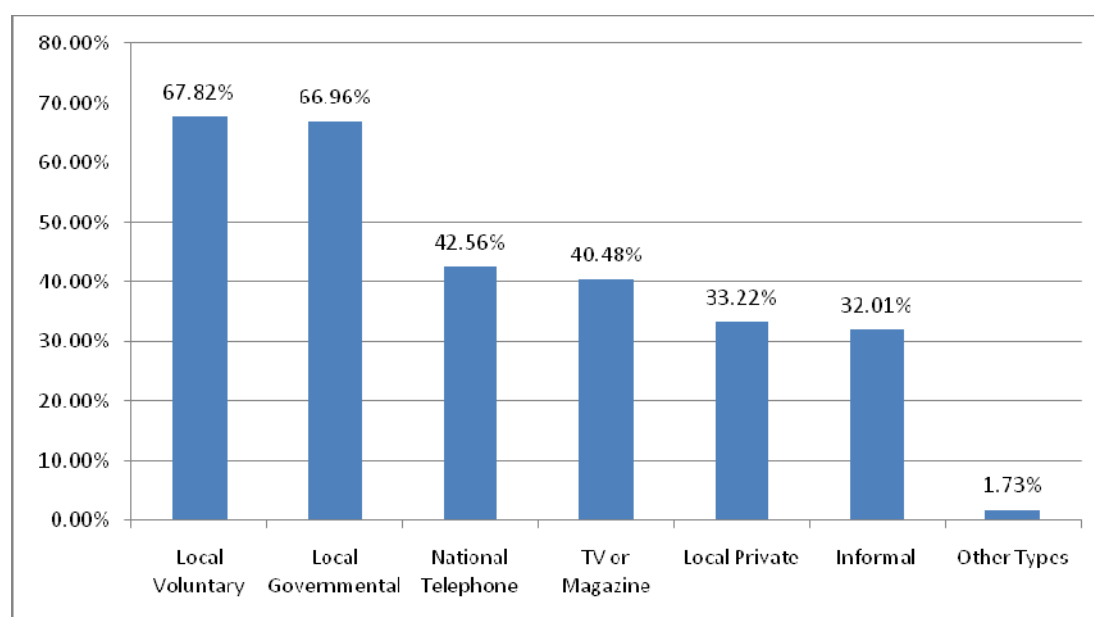


Chart 17 The preferred CIAS sources

A K related samples Cochran's Q test revealed that there were significant differences between the proportions of selection of different sources of CIAS ( $p=0.000$ ), thus it can be concluded that H3.4 was retained that the general public have different preferences towards different CIAS sources.

The two related samples McNemar test showed that firstly, the proportions of people who preferred local voluntary agency or local governmental agency were significantly higher than the proportion of people who preferred other CIAS sources ( $p=0.000$ ), and secondly, there was no significant difference between the proportion of people who preferred local voluntary agency or local governmental agency ( $p=0.803$ ). Thus H3.4.1 was retained.

Two binomial tests indicated that more than 50% of the consumers preferred local voluntary agencies ( $p=0.000$ ) and more than 50% of the consumers preferred accessing CIAS provided by local governmental agencies ( $p=0.000$ ). Therefore, one further observation was made that the local voluntary and local governmental agencies are the two most preferred sources of CIAS and they are both preferred by the majority of the population. This analysis provided a further piece of evidence that local CIAS is necessary, despite the success of Consumer Direct.

#### **6.5.5 Summary of findings on delivery preferences**

Since all four sub-hypotheses (H3.1, H3.2, H3.3 and H3.4) were retained, thus it can be concluded H3 was retained that consumers' preferences differ towards four aspects of the methods of delivery, delivery methods, sources, levels and style of CIAS.

Therefore the assessments of the consumer' preferences of the methods of delivery need to be included in a scientific needs assessment model.

## **6.6 Content preferences**

Based on the qualitative findings in section 4.2.4 and 4.2.5, the content preference was included in the initial assessment. The content preference could be assessed by two components, the problem categories and CIAS covering different purchase stages. Hence the hypothesis 4(H4) was tested via the following sub-hypotheses:

H 4 Consumers in Great Britain have different preferences for the content of CIAS.

H4.1 Consumer preference differs towards the different problem categories.

H4.2 Consumer preference differs towards CIAS covering different purchase stages.

### **6.6.1 CIAS covering different problem areas**

Consumers make many types of purchases, food, car, insurance and etc, the problems they face also fall into different areas (section 4.2.4). Therefore, it was necessary to investigate whether consumer preference varies in different problem categories. Question 9, an open-ended question, was designed to test H4.1. Respondents were asked to indicate which categories of problem they prefer CIAS to cover. The answers were later categorised using the Consumer Direct system, and two more categories were added, none and general CIAS. The result is shown in Chart 18.

1. House Fittings and appliances
2. Other household requirements
3. Personal goods and services
4. Broadcasting
5. Professional and financial services
6. Transport
7. Leisure
8. Others
9. General CIAS
10. None

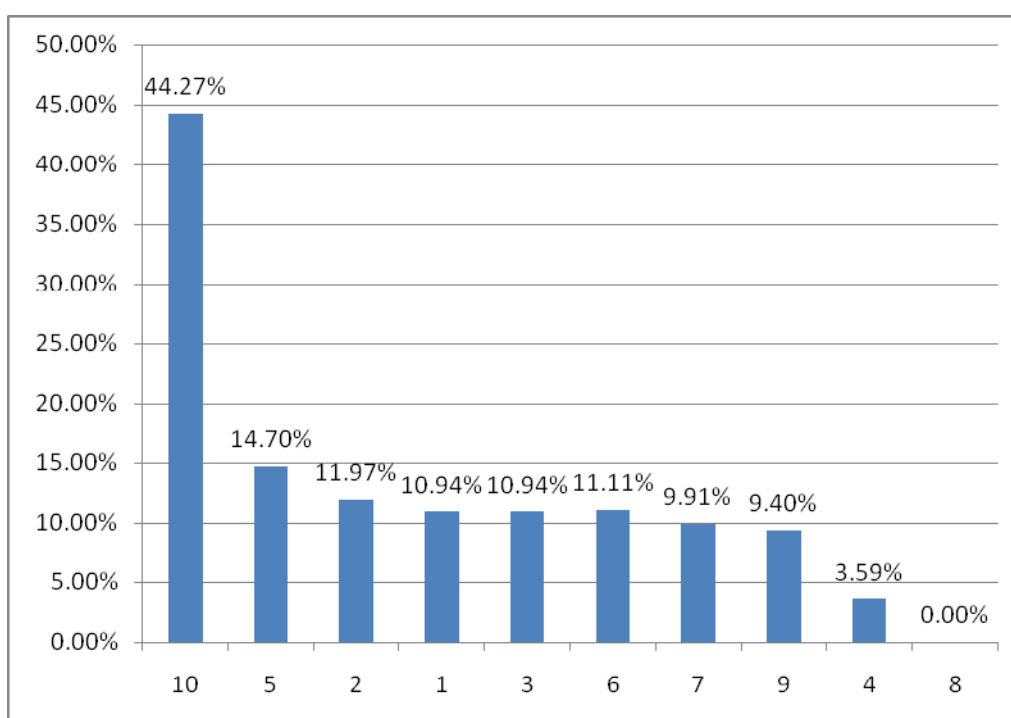


Chart 18 The reported problem categories respondents prefer CIAS to cover

It was noticed that a 44.27% of the respondents reported no area that they would like CIAS to cover. A further K related samples Cochran's Q test revealed that there were significant differences between the proportions of selection of different problem categories ( $p=0.000$ ), thus was concluded that H4.1 was retained that the general public have different preferences towards CIAS covering different problem areas.

#### **6.6.2 CIAS covering different purchase stages.**

It was found in both the literature review and the qualitative phase that consumers need CIAS at pre, during and post-purchase stages (section 2.8 and 4.2.5). Therefore consumers' tendency and reasoning of seeking CIAS at different purchase stages need to be investigated further to determine whether the needs assessment model should incorporate this component. It was found that the majority of enquiries (80-85%) made to CIAS agencies are for post-purchase information and advice, and with a significantly smaller proportion of the enquiries for pro-active CIAS, which is around 15-20% as indicated by one interviewee (see section 4.2.5.3). It was necessary to find out whether this represents the general public. In order to test H4.2, the following sub hypotheses were generated.

- H4.2.1 The majority of consumers in Great Britain do not search information and advice before committing a purchase.
- H4.2.2 The majority of consumers who have used local CIAS agencies are for post-purchase stage information and advice.

#### 6.6.2.1 Pre- or during purchase CIAS and consumers' reasoning

As reported in the qualitative phase, there is a small minority of users who seek CIAS before committing to a purchase (section 4.2.5.1). Based on the fact that local CIAS was not the only source of proactive CIAS, Hence, H4.2.1 was then proposed to explore the consumers' preference toward general proactive information and advice to cover other sources.

This was tested by question 15 in the questionnaire. As shown in Chart 19, 46.60% of the respondents indicated that they do not search information and advice before making a purchase. A binomial test showed that this percentage was not significantly different to 50% at 5 percent significant level ( $p=0.056$ ). However, it can be concluded that at 10 percent significant level, the majority of the general public do not search information and advice at pre-purchase stage. Therefore H4.2.1 was tested to be retained at the 10 percent confidence level.

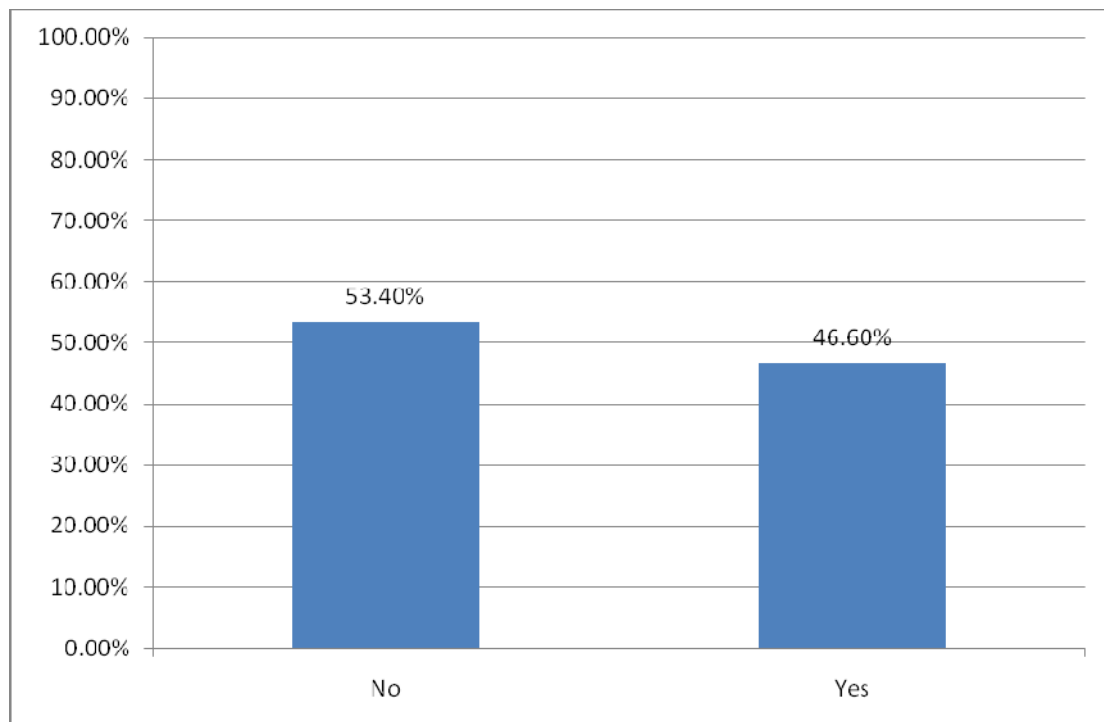


Chart 19 Whether or not to search for CIAS pre or during a purchase



Consumers' reasoning of seeking CIAS at pre-purchase stage could shed further light on this issue. According to the qualitative findings, the possible reasons of why consumers do search information and advice were, making significant or unfamiliar purchases or getting a good deal (section 4.2.5.2). These reasons were explored in the second part of the question 15 in the questionnaire. For those respondents who do search, the possible reasons were presented as the following.

1. Yes, I do so if it is a significant purchase.
2. Yes, I do so if it is an unfamiliar purchase.
3. Yes, I would normally do some research before making a purchase
4. Yes, I do some research to get a good deal.
5. Yes, I do some research to know more about my consumer rights.
6. Other reasons

Among them, the qualitative findings suggested that the most common reasons is making a significant purchase, thus following hypothesis was generated and subsequently tested.

H4.2.1.1 making a significant purchase is the most common reason for consumers searching pre shopping information and advice.

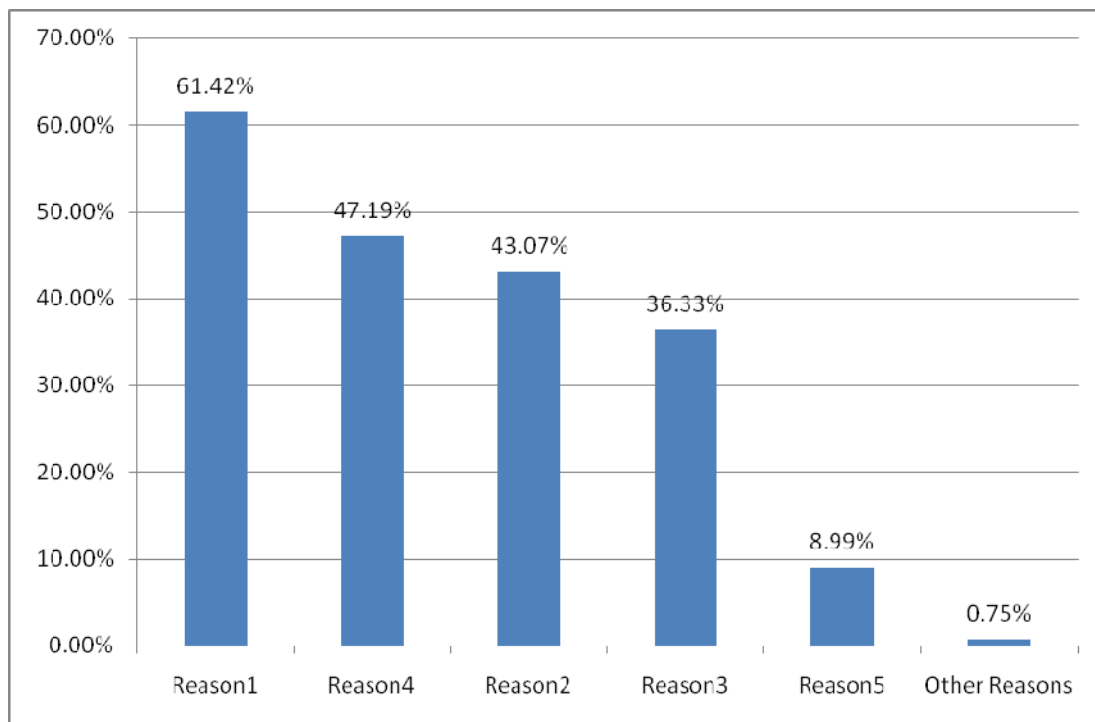


Chart 20 Reasons for searching proactive CIAS

The Chart 20 shows the descriptive result of the data. Since the percentage of the option of 'other reason' was only 0.75%, it was not investigated further. A binomial test showed that of the consumers who search pre-purchase information and advice, more than 50% of them do so if it is a significant purchase ( $p=0.000$ ). A two related samples McNemar tests showed that the proportion of this reason was significant than any other options ( $p=0.000$ ), thus H4.2.1.1 was tested to be retained. Furthermore, it can be observed that more than 30 percent of consumers who search pre shopping information and advice do so for reasons 4, 2 and 3 ( $p=0.000$ )

The other side of consumers' reasoning on this component is why some of them do not seek proactive CIAS. It was found in the qualitative phase that among other reasons, feeling confident with their own knowledge, being ignorant and not knowing

how to search are the common reasons (section 4.2.5.3). Thus the following hypothesis was proposed.

H4.2.1.2 Being ignorant is the most common reason for consumers not to search pre shopping information and advice.

The question includes several possible reasons including:

1. No, I can't be bothered searching.
2. No, I don't know where I can get information and advice.
3. No, I am quite experienced at finding good a deal.
4. No, most goods and services I have bought are OK.
5. No, I have too much information already.
6. Other reasons

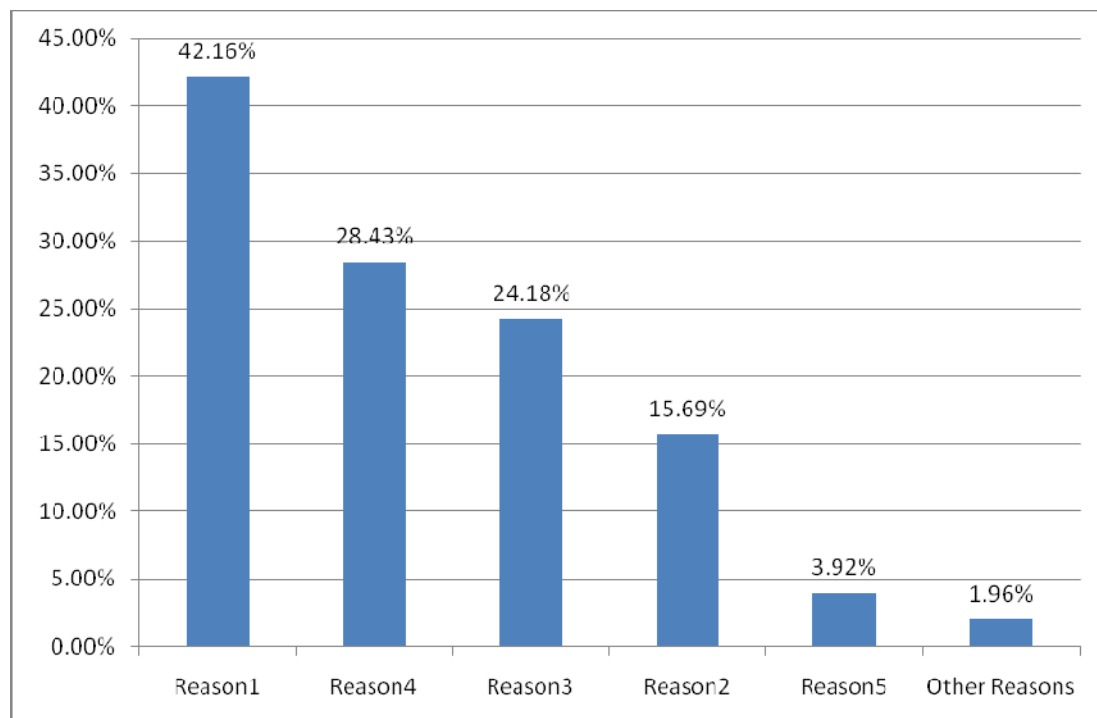


Chart 21 Reasons for not searching proactive CIAS

The Chart 21 shows the descriptive result of consumers' reasons. Since only 1.96% of the respondents selected other reasons, this option was analysed further. A two related sample McNemar test indicated that the proportion of reason 1 (being ignorant) was significantly higher than those of other reasons ( $p \leq 0.003$ ). Thus, H4.2.1.2 was tested to be retained, namely being ignorance is the most common reason for consumers not to search pre shopping CIAS. Further binomial tests showed more than 30% of the general public who do not search pre-purchase information and advice because of being ignorance ( $p=0.000$ ). However, this was not the reason for the majority the consumers who search proactive information and advice before ( $p=0.007$ )

#### **6.6.2.2 Post-purchase CIAS and consumers' reasoning**

The qualitative result revealed that the majority of the users of local agencies use their services at post purchase stage (discussed in section 4.2.5.1). Thus it is necessary to find out whether this view reflects the reality and possible reasons for this. Hence the following sub-hypothesis was generated.

H4.2.2        The majority of consumers who have used local CIAS agencies are for post-purchase stage information and advice.

This testing of this hypothesis forms the first part of the question 8 in the questionnaire. Respondents were asked to indicate whether they had used services from CAB or TSS, and if they had, for what reasons. Respondents can choose one or more of the options based on the findings presented in section 4.2.5.3, and they could provide their own reasons if they choose to do so.

1. I had a problem and I needed information and advice to solve the problem.
2. I had a problem and I needed to get assurance from the agency to enable me to deal with the problem more confidently.
3. I wanted some pre shopping information and advice to avoid any potential problem.
4. I wanted some pre shopping information and advice to get a good deal.
5. Other reason(s)

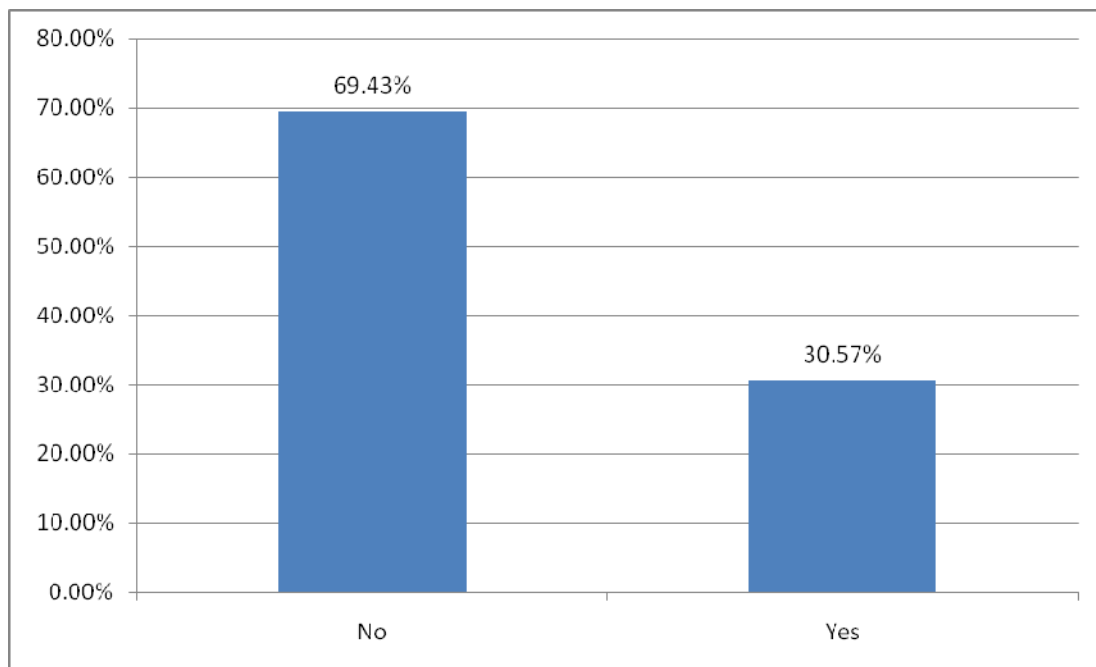


Chart 22 Respondents who had used CIAS provided TSS or CAB

As indicated by Chart 22, only 30.57% (177 out of 585) of the respondents have used CIAS provided by CAB or TSS. Of those who had used, the proportions of each reason are shown in Chart 23.

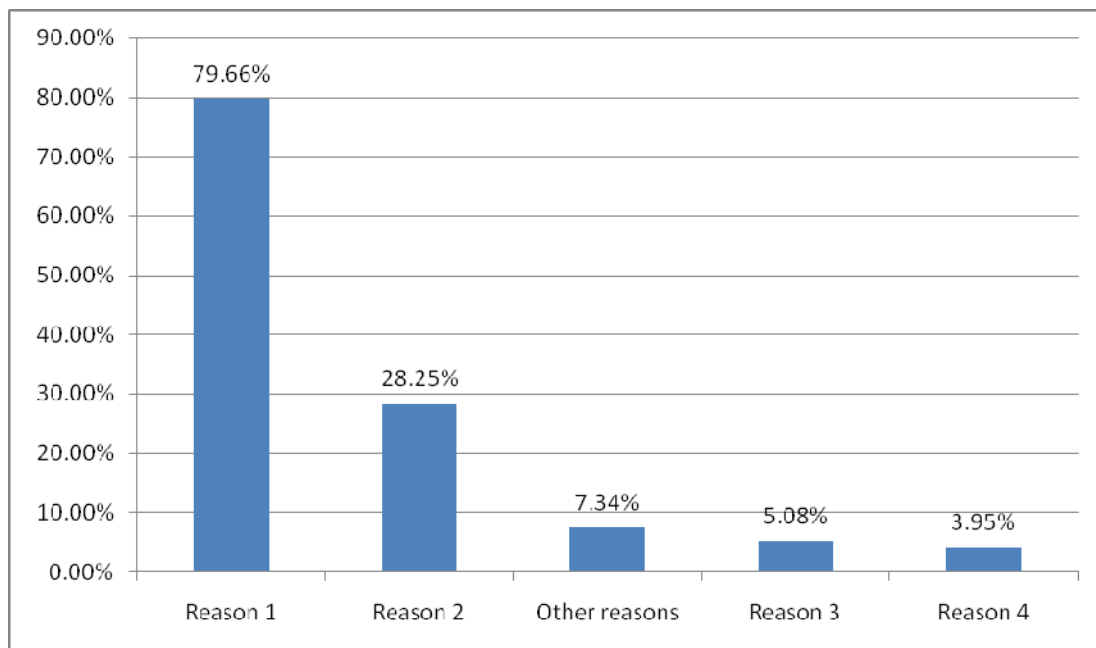


Chart 23 Reasons for using CIAS provided by TSS or CAB

There were 13 respondents (7.34% of those who have used CIAS provided by CAB or TS) who selected other reasons. 10 out of those 13 respondents specified their options. Table 7 presents the breakdown of the specified answers. Some of the answers were not related to consumer CIAS, others did not have a clear indication of which purchase stage they are referring to, thus a decision was made not to analyse these further.

	Frequency	Valid Percent
CLARIFICATION	1	7.7
COMPLAIN TO PAYMENT	1	7.7
CONSUMER	1	7.7
FOR THE RENT	1	7.7
FREE, GOOD SERVICES	1	7.7
JOB LAW	1	7.7
LAWYER ADVICE	1	7.7
REPAIRING HOUSE	1	7.7
WAGES	1	7.7
WORK RELATED	1	7.7
NOT STATED	3	23.1
Total	13	100.0

Table 7 Other reasons mentioned by respondents who had used CIAS provided by TSS or CAB

Since first two options are concerned with post-purchase, and options 3 and 4 are concerned with pre-purchase CIAS. Thus the data was recorded into two three categories: respondents who have used CIAS for post-purchase (reason 1 or 2 or both), for pre-purchase (reason 3 or 4 or both) and other reasons. The result is shown in Chart 24.

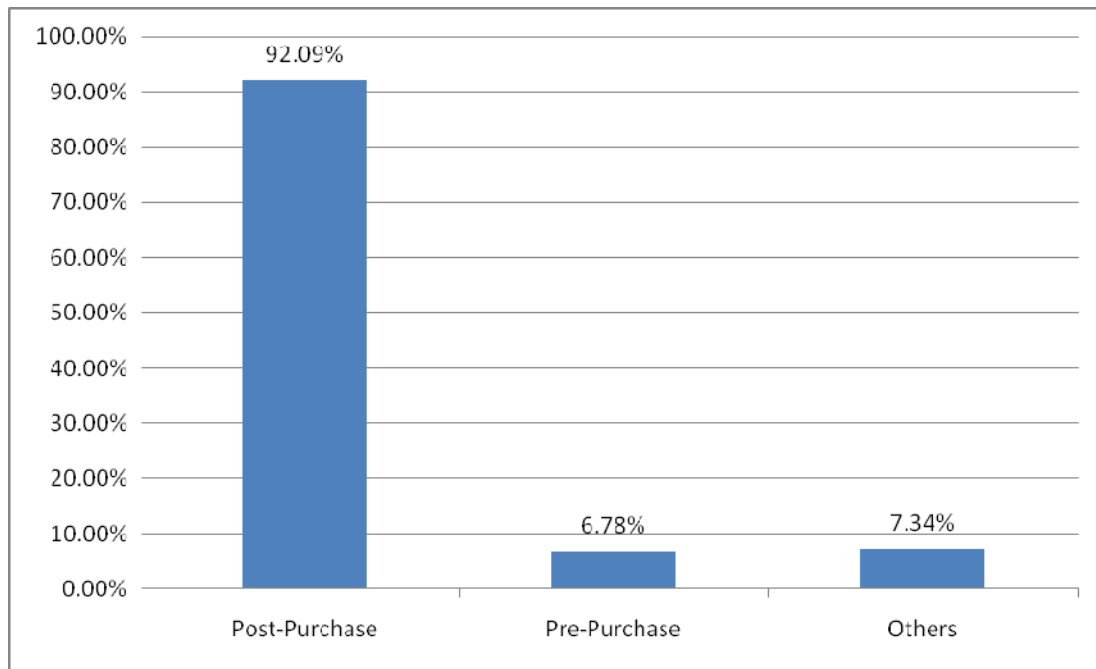


Chart 24 Users of CIAS provided by TSS or CAB at different purchase stages

The binomial tests showed that 92.09% is significantly higher than 50% ( $p=0.000$ ) thus H4.2.2 was retained. A majority of consumers who have used local CIAS agencies do so for post-purchase information and advice. This finding is concerned with the users of local agencies. Further observations could be made on the data, the percentage of 92.09% was tested to be significantly higher than 87% ( $p=0.023$ ), thus it could be conclude that more than 85% of the users of TSS or CAB used the services for proactive CIAS.

### 6.6.3 Consumer preferences for CIAS contents

The positive results of H4.1 and H4.2 proved that H4 can be retained. Consumers' preferences over CIAS contents vary in terms of different problem categories and CIAS covering different purchase stages. In addition to the hypotheses testing, further analysis was carried out to shed further lights on local consumer content



preferences which will be discussed in chapter 8 to provide further guidance on improving the local CIAS provision in Great Britain. The following section will focus on shopping patterns and its components.

## **6.7 Shopping patterns**

Shopping patterns was an emerging theme identified during the qualitative phase. Information on shopping patterns could provide valuable data to the local CIAS agencies to better understand the needs of their local communities. Hence Hypothesis 5 was generated:

H 5            Consumers in Great Britain have different shopping patterns.

The component of shopping patterns is an important measure to be used to test the means of consumer segmentation which will be discussed in section 6.8. There are three two components of shopping patterns, problems experienced, shopping experiences and shopping habits.

### **6.7.1 Problems experienced**

Both the literature review and qualitative indicate that consumers are facing problems in many areas (discussed in section 2.8 and 4.2.4). Having problems is the basic reason for consumers to need CIAS. Thus it is necessary to evaluate whether consumers experienced different levels of problems in different areas. Hence, the following hypotheses were proposed:

H5.1 Consumers in Great Britain have experienced different levels of problem in different problem category.

Genn's research used the term of 'non-trivial' to describe the significant problem that consumers have experienced (Genn 1999). This term was adopted in this research. Thus H5.1 was further presented as the following sub-hypotheses:

H5.1.1 Consumers in Great Britain have experienced different levels of problems (including trivial and non-trivial ones) in different problem categories.

H5.1.2 Consumers in Great Britain have experienced different levels of non-trivial consumer problems between different problem areas.

In terms of seeking CIAS, consumers could have different tendencies to seek CIAS for different problems (section 4.2.4). It was revealed that consumers are more likely to seek information and advice when facing non-trivial or significant problems (Genn 1999). This finding was reinforced by the qualitative findings in section 4.4. It was found that consumers are more likely to seek CIAS if the problems are non trivial. Thus the following hypotheses were to be tested:

H5.1.3 Consumers have different tendencies to seek CIAS for different problem categories.

H5.1.4 Consumers are more likely to seek CIAS if the problem is non-trivial.

Question 4 was employed to gather data on this issue. For the classification of the consumer areas, it was decided to adopt the classification method used by Consumer Direct as discussed in section 2.8. The following categories were presented in the survey.

1. House Fittings and appliances
2. Other household requirements
3. Personal goods and services
4. Broadcasting
5. Professional and financial services
6. Transport
7. Leisure
8. Others

For each category, respondents needed to answer whether they had experienced any problem in that area in the last five years, and whether that problem(s) were non-trivial to them. They were also asked to indicate whether they had sought CIAS for the problems.

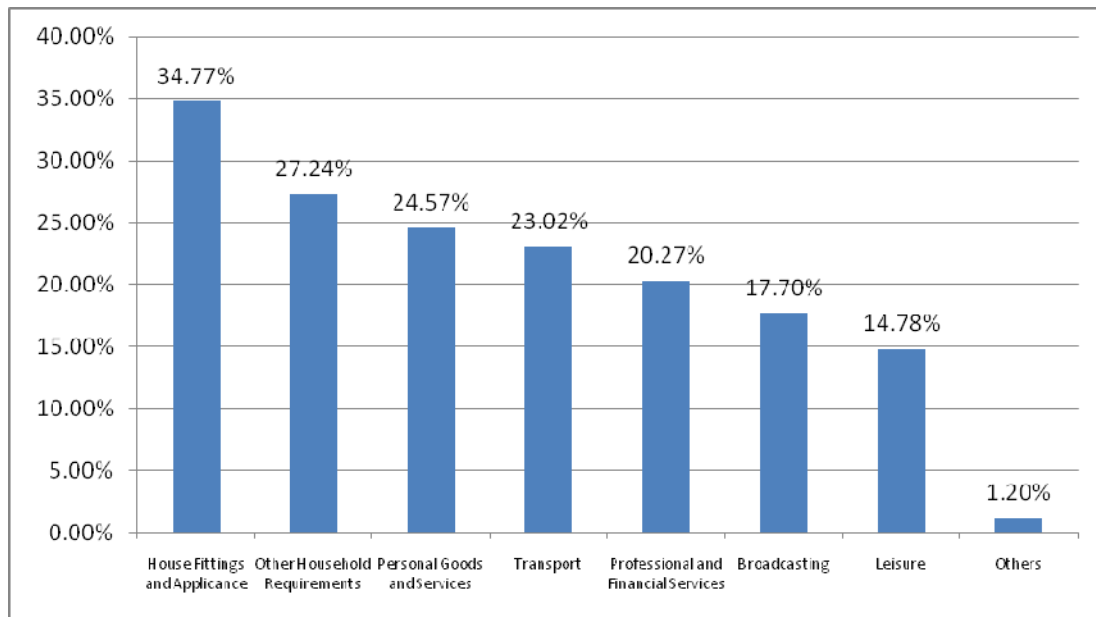


Chart 25 The percentages of respondents who had experienced problems in each category

The descriptive result is shown in Chart 25. As the percentage of the option 'others' was very small 1.20%, this was not analysed further. A K related samples Cochran's Q test showed that there were significant differences between the percentages of each area ( $p=0.000$ ), thus H5.1.1 was retained. According to further two related samples McNemar test and binomial test, the following observations were made:

- The area of house fitting is the most common area where consumers have experienced problem ( $p=0.000$ ), and more than 30% of the consumers have experienced problems of this category in the last 5 years ( $p=0.007$ ).
- More than 20 percent of consumers have experienced problems in area of housing fitting, house requirement, personal and transport ( $p \leq 0.040$ ).

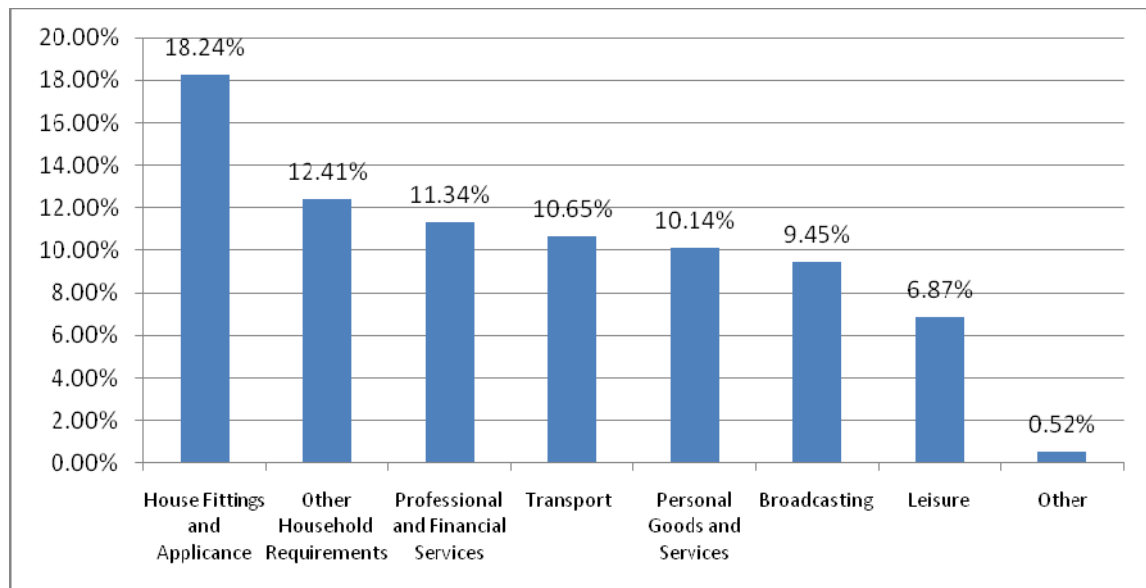


Chart 26 The percentages of respondents who had experienced non-trivial problems in each category (whole sample)

Since the essence of H5.1.2 is to explore the possibility of non-trivial problems of each area among the general public, the whole data was treated as one sample, thus the percentages indicated the proportion of non trivial problems experienced by all respondents in each area. The descriptive result of this approach is shown in Chart 26. A K related samples Cochran's Q test revealed that there were significant differences between the proportions of non-trivial problems experienced by the general public in the last 5 years ( $P=0.000$ ), thus H5.1.2 was tested to be retained.

Regarding H5.1.3, the descriptive results using the two approaches are shown in Chart 27 and Chart 28. A K related Cochran's Q test revealed that there were significant differences between the proportions of each problem area where the general public searched CIAS for their problems ( $p=0.000$ ). Therefore, H5.1.3 was retained.

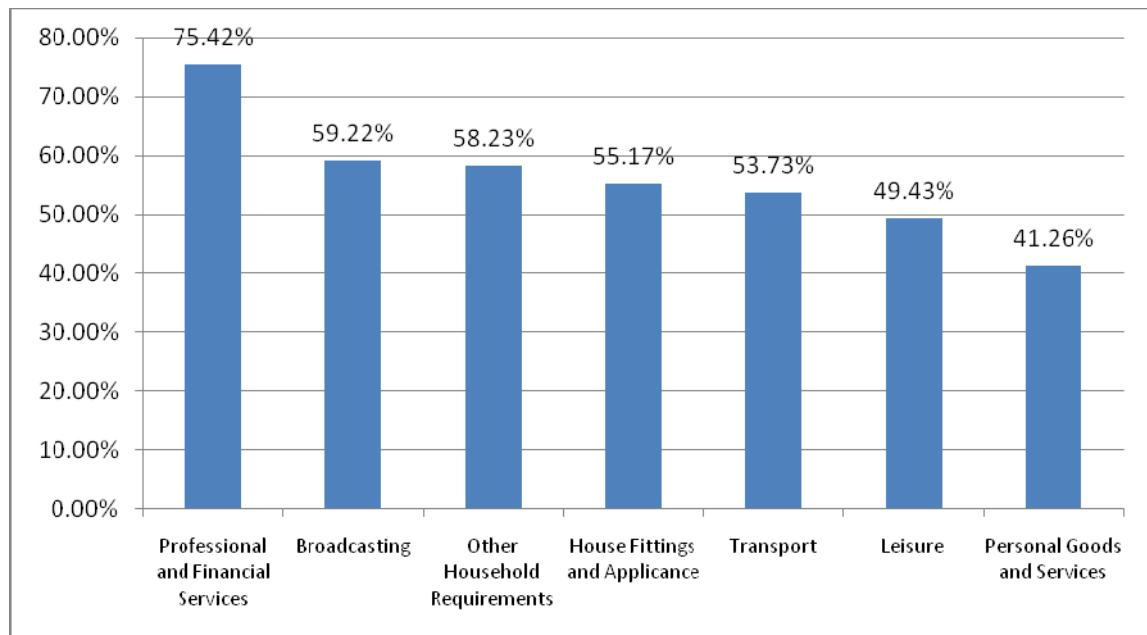


Chart 27 The percentages of respondents who had tried to seek CIAS (whole sample)

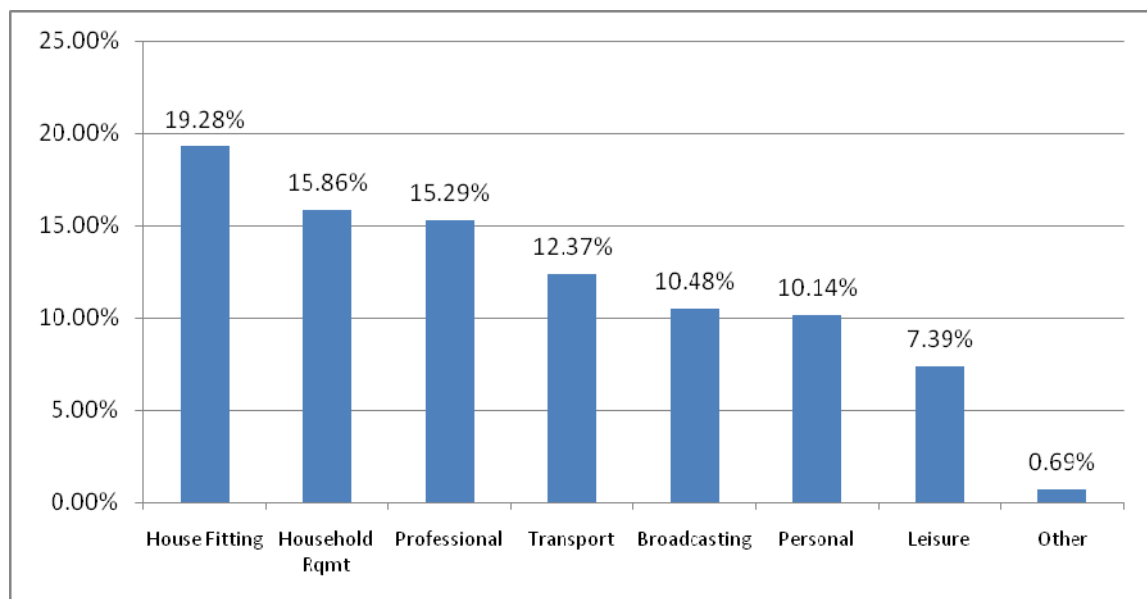


Chart 28 The percentages of respondents who had tried to seek CIAS (Individual sample)

Due to the formation of the question and the database, H5.1.4 was tested repeated in each problem area. A K related samples Cochran's Q test showed that there were significant differences between the proportions of people who tried to search information and advice of different problems areas ( $p=0.000$ ).

The testing results showed that consumers had experienced different levels of problems and different levels of non trivial problems in different areas. Furthermore, the data demonstrated that consumers have different tendencies to seek CIAS in different areas.

### **6.7.2 Shopping experiences and shopping habits**

Shopping experiences and shopping habits are included in the initial assessment (section 5.5.2 and 5.5.3). As the qualitative findings revealed that different consumers may have different levels of experience and shopping habits (section 4.2.1.2, 4.2.2.3 and 4.2.3.1), thus the testing of these two components were incorporated into the next section, the testing of consumer segmentation means.

### **6.8 Means of consumer segmentation**

As indicated by the literature review and the qualitative findings, different consumers may have different needs for CIAS, thus it is necessary to investigate this quantitatively. Although there are many ways to classify consumers into groups, consumers disadvantage, age and location were indicated by both the review and qualitative phase to be effective as means of segmentation (section 4.2.1, 4.2.2, 4.2.3 and 5.6). Hence, the following hypotheses were tested in the quantitative analysis:

- H 6 Disadvantaged consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of the consumers.

H 7 Consumers of different ages have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns.

H 8 Rural consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of consumers.

### **6.8.1 Consumer disadvantage**

It was identified in the literature review and qualitative phase that consumer disadvantage is a critical issue to the needs assessment (section 2.8.1 and 4.2.1.6). Disadvantaged consumers may have greater needs for CIAS since they have a lower level of consumer knowledge on both consumer rights and the sources of CIAS (discussed in section 4.2.1.1.2). Secondly, they are less likely to be aware of their disadvantage (section 4.2.1.1.4). Thirdly, disadvantaged consumers have different shopping patterns thus they are more likely to face consumer problems (4.2.1.1.3 and 4.2.1.2). Lastly, disadvantaged consumers are less likely to use CIAS (section 4.2.1.3). Thus, the testing of the differences of consumer knowledge, the perceived level of consumer knowledge, shopping patterns, the use of CIAS and the attitude to pre-purchase CIAS were necessary to determine whether the issue of consumer disadvantage is an effective means of segmentation.

Consumer disadvantage is an umbrella term referring to many different things, thus the first problem for the quantitative research is the definition of consumer disadvantage. There are many ways to define consumer advantages, such as income, education and employment and etc. As the result, nearly 70% of the population in the



UK are disadvantaged in one way or other (Burden 1998). Due to the fact that the classification of consumer disadvantage is not the focus of this research, thus typical methods, which have been identified during the qualitative phase (see in section 4.2.1.1.1), were adopted, namely income, education, and ethnic origin. Although consumer age and location may be closely linked to consumer disadvantage, since these two issues were studied separately, they are not covered in this section.

Respondents were asked to provide some demographic details at the end of the questionnaire. These details include their education, income level, ethnic origin, employment. Therefore the respondents were grouped using these data. The data of the consumer knowledge level, problems experienced, usage of CIAS and shopping patterns were tested between the groups.

#### **6.8.1.1 Education**

The lack of education was identified as the main disadvantage factor in the qualitative research (section 4.2.1.1.1). The data of the respondents' education was collected in the questionnaire. In order to test the difference between disadvantaged consumers and the rest of general public, it was necessary to define what the lacking of education is referring to. For the purpose of testing, respondents were divided into two groups, those with an education level of GCSE or under (referred as the disadvantaged group) and those with degree level or above.

#### **6.8.1.1.1 Consumer knowledge**

As discussed in section 4.2.7 and 6.4, consumer knowledge could be assessed in two aspects, the actual knowledge of consumer rights and awareness. The following sub hypotheses were generated:

H6.1.1 Compared with the rest of general public, consumers with an education level of GCSE or lower have a lower level of consumer knowledge.

H6.1.1.1 Compared with the rest of general public, consumers with an education level of GCSE or lower have a lower level of knowledge of consumer rights.

H6.1.1.2 Compared with the rest of general public, consumers with an education level of GCSE or lower have a lower level of awareness of the sources of CIAS.

For H6.1.1.1 the mean scores of consumer rights knowledge of these two groups is shown in Chart 29. A two independent samples T test revealed that the consumers with an education level of GCSE or lower has a lower level of knowledge of consumer rights compared with the rest of the general public ( $p=0.001$ ). Thus H6.1.1.1 was tested to be retained.

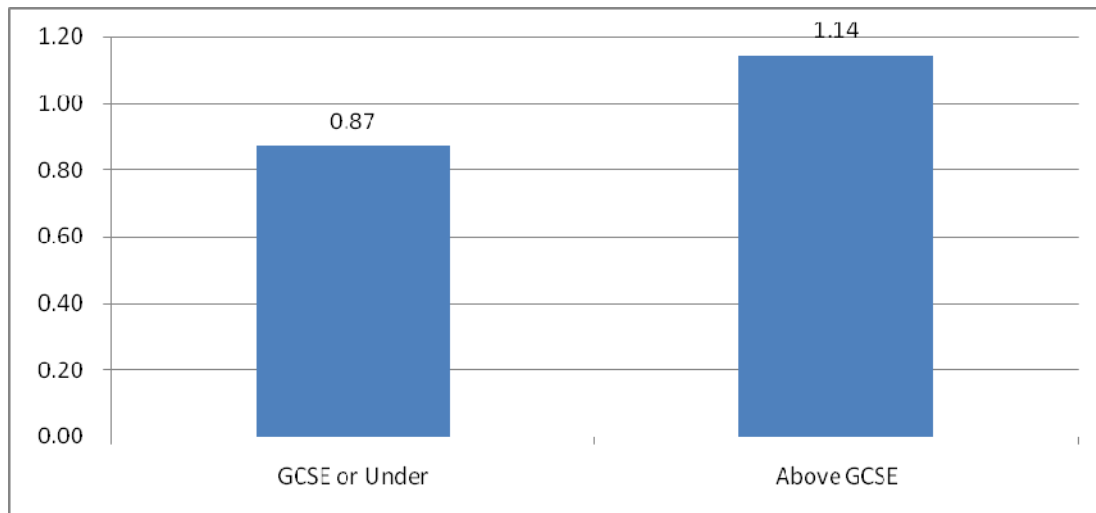


Chart 29 Mean scores of consumer rights (disadvantaged consumers (education))

The mean score of the awareness of the sources of CIAS is shown in Chart 30. A two independent samples T test indicated that the consumers with an education level lower than GCSE has a lower level of awareness of the sources of CIAS compared with the rest of the general public ( $p=0.000$ ). H6.1.1.2 was retained. Therefore, H6.1.1 can be retained, which means the consumers with an education level of GCSE or lower have a lower level of consumer knowledge compared with the rest of the general public.

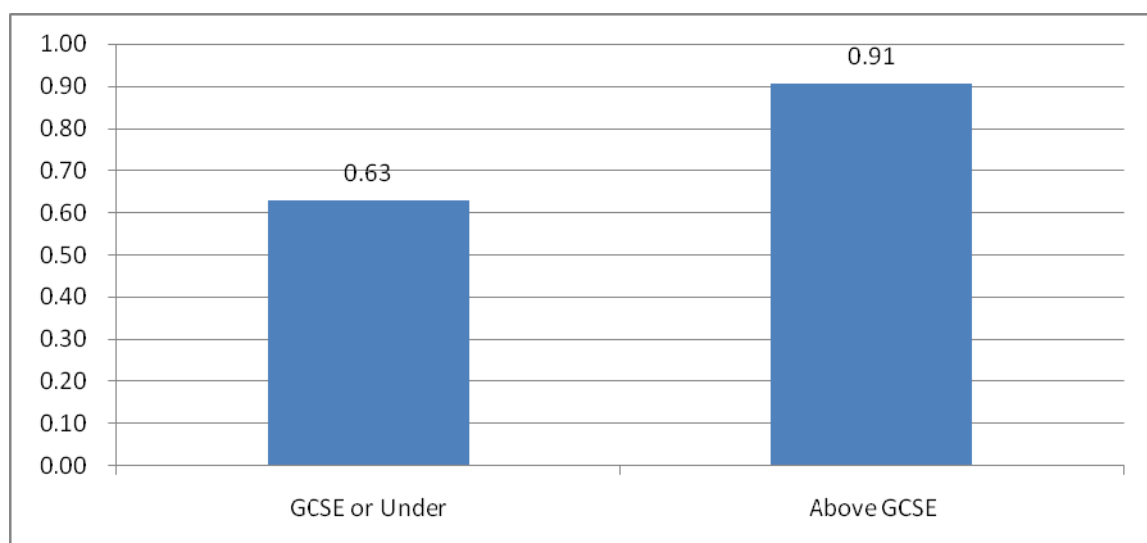


Chart 30 Mean scores of awareness of CIAS sources (disadvantaged consumers (education))

It was also revealed in the first phase that disadvantaged consumers were not aware of their lack of consumer knowledge (section 4.2.1.1.4), thus the following hypotheses were proposed.

H6.1.2      Compared with the rest of general public, consumers with an education level of GCSE or lower have a same level of confidence about their consumer knowledge.

H6.1.3      Compared with the rest of general public, consumers with an education level of GCSE or lower have a same level of confidence about their awareness of the sources of CIAS.

For H6.1.2 and H6.1.3, the mean score of the level of informed of consumer rights and the level of confidence of the sources of the two groups is shown in Chart 31. A two independent samples T test revealed that there was not a significant difference between the level of informed of consumer rights between the two groups ( $p=0.136$ ), thus H6.1.2 was retained. A further two independent samples T test showed that the level of confidence of the awareness of the CIAS sources of the consumers with an education level of GCSE and lower was significantly lower than that of the rest of the general public ( $p=0.000$ ), thus H6.1.3 was tested to be rejected.

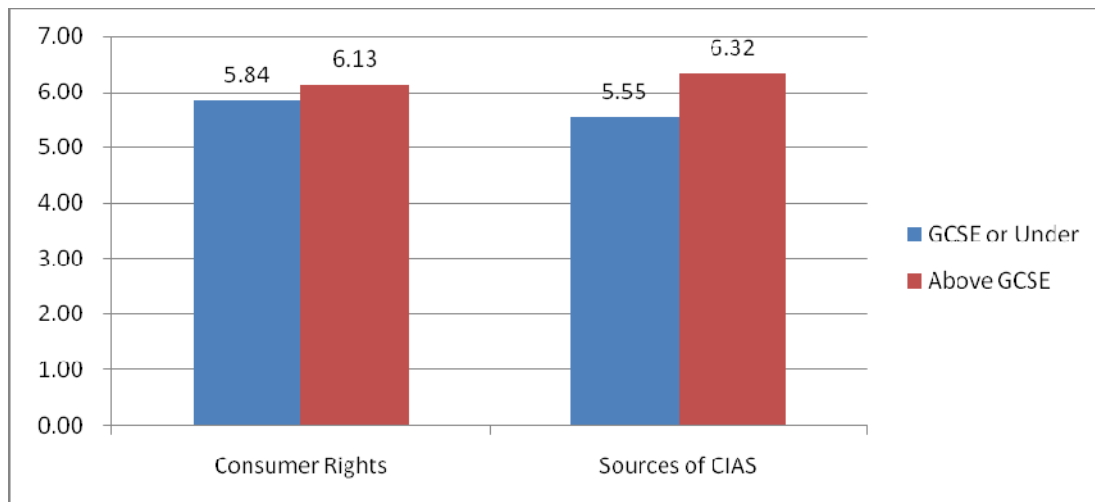


Chart 31 Perceived levels of consumer knowledge (disadvantaged consumers (education))

#### 6.8.1.1.2 Shopping patterns

Shopping patterns is concerned with what people purchase, how frequent people make purchases and where consumers make their purchases (section 5.5). In terms of what and how frequent consumers make their purchase, since there are many types of goods and services consumers come across, ten typical types were presented to the respondents as the question 3 in the questionnaire during the survey. For each type, respondents were asked to select whether they have ever made that type of purchase, and if they have, how frequent they make that type of purchase (the data was transformed into how many time in a year). In terms of how consumers make those purchases, respondents were asked to estimate the proportions of their shopping, In terms of value, between two set of parameters, large shops/companies (supermarket, national/regional chains, etc.) or small shops/companies (question 5)(corner shops, market traders, etc.) and by remote purchase (internet, mail order, TV shopping and etc) or face-to-face purchase (question 6).

It was found that disadvantaged consumers may have different shopping patterns compared with the rest of the public (section 4.2.1.1.3, 4.2.1.2, 4.2.2.3). For example, they tend to shop more with local, smaller shops. They tend to be less experienced with certain types of purchases. Therefore, the hypotheses were generated as:

- H6.1.4 Compared with the rest of general public, consumers with an education level of GCSE or lower have different levels of experience with different types of purchases.
- H6.1.5 Compared with the rest of general public, consumers with an education level of GCSE or lower have different frequencies of purchase with different types of purchase
- H6.1.6 Compared with the rest of general public, consumers with an education level of GCSE or lower shop more with small shops.
- H6.1.7 Compared with the rest of general public, consumers with an education level of GCSE or lower have different percentages of shopping via face-to-face purchase. (Since there was not a clear indication as whether disadvantage consumers make more or less via face-to-face purchase.)

For H6.1.4 the percentages of respondents who had ever made different types of purchase are shown in Chart 32. Two independent samples Chi-square tests showed that the proportions of GCSE or under are significantly lower than those of the rest of the general public in the following types of purchase: drink, mobile phone, mortgage, building work/home improvement, car, package holiday, ticket, personal computer, medical goods or service ( $p \leq 0.033$ ). The only exception was the household durables

where there was no significant differences between the two ( $p=0.182$ ). Therefore H6.1.4 was tested to be retained with the exception of the purchase of household durables.

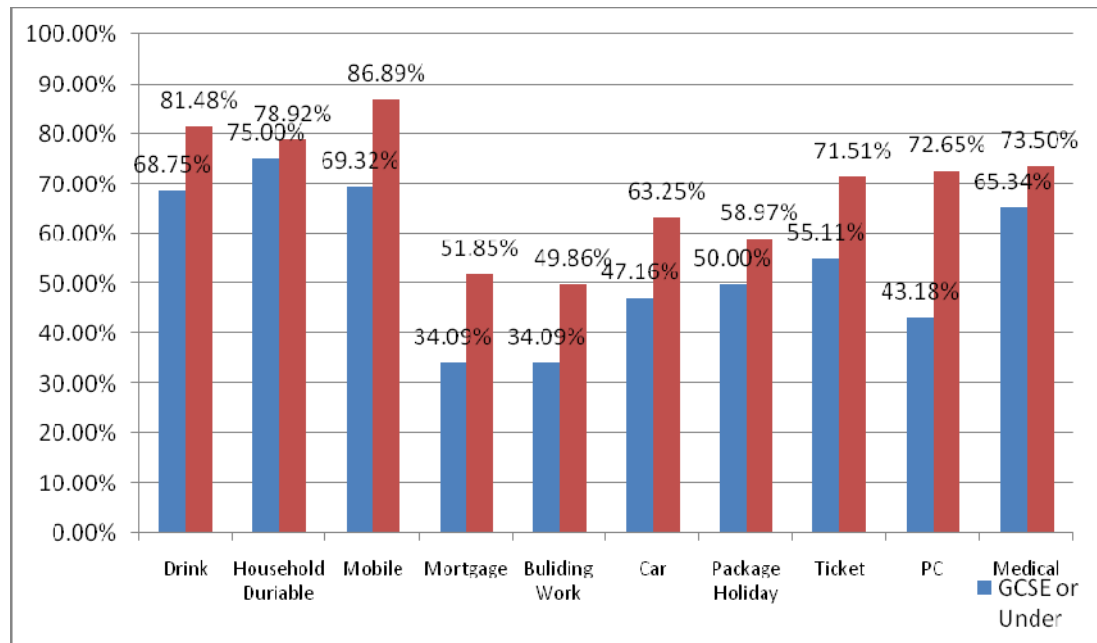


Chart 32 The percentages of respondents who had made any purchase in each category (disadvantaged consumers (education))

Two independent samples T tests reveals that the frequencies of consumers with an education level of GCSE or lower is significantly higher than those of the rest of the general public in types of mortgage and medical goods or services ( $p \leq 0.032$ ). There are no significant differences between the two groups in the rest types of purchases ( $p \geq 0.062$ ). Therefore, H6.1.5 was rejected.

For H6.1.6, the descriptive result is shown in Chart 33. The proportion of shopping with small, local shops of respondents with an educational level of GCSE or lower was even lower than that of the rest of respondents, a further two independent two

sample T test reveals that there was no significant difference between the two percentages ( $p=0.109$ ). Thus H6.1.6 was tested to be false.

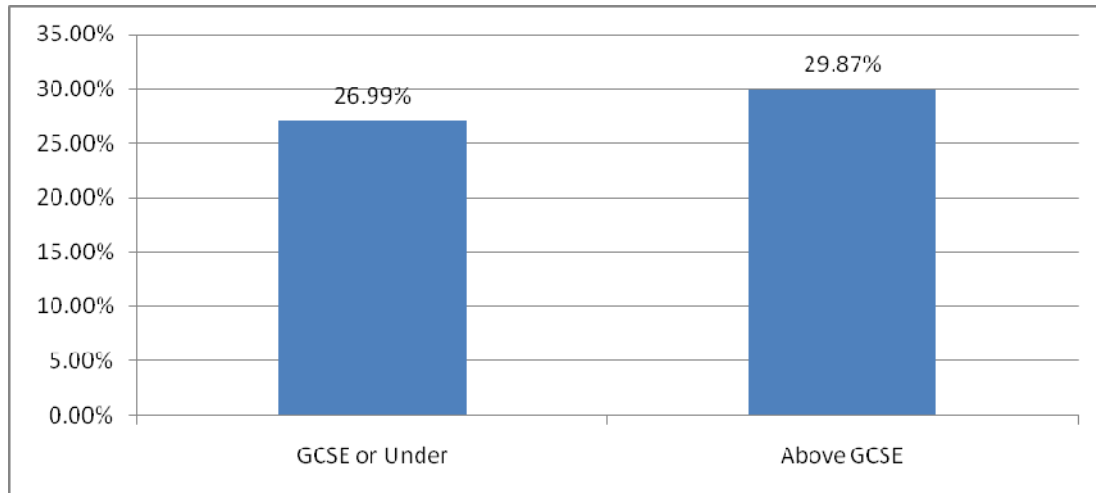


Chart 33 The mean percentages of shopping made with small shops  
(disadvantaged consumers (education))

The descriptive result of H6.1.7 is shown in Chart 34. A two independent samples T test revealed that the percentages of consumers (GCSE or under) shop via face-to-face purchase was significantly higher than that of the rest ( $p=0.000$ ). Therefore, H6.1.6 is tested to be retained.



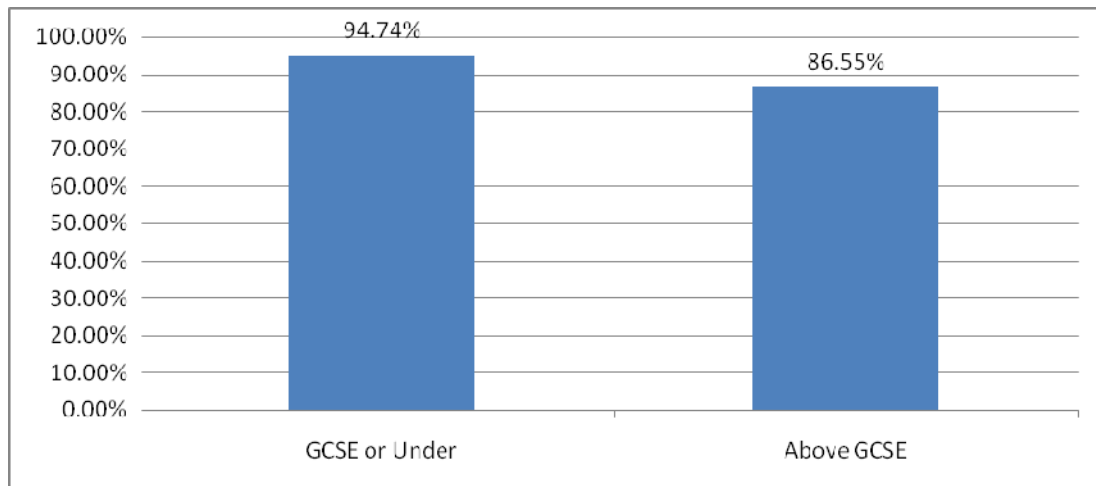


Chart 34 The mean percentages of shopping made via face to face transaction  
(disadvantaged consumers (education))

#### 6.8.1.1.3 Pre or during purchase CIAS

It was found in the first phase that disadvantaged consumers have lower levels of consumer knowledge and tend not be aware of their disadvantages (section 4.2.1.1.2 and 4.2.1.1.4). Thus they might show a different attitude towards proactive shopping CIAS, thus the following hypothesis was proposed:

- H6.1.8 Compared with the rest of general public, consumers with an education level of GCSE or lower are less likely to search information and advice before committing a purchase.

The descriptive result is shown in Chart 35. A two independent sample Chi-Square test showed that the proportion of consumers, who do search pre-purchase information and advice, with an education level of GCSE or lower was lower than that of the rest of the general public( $p=0.000$ ). Thus H6.1.8 was retained.

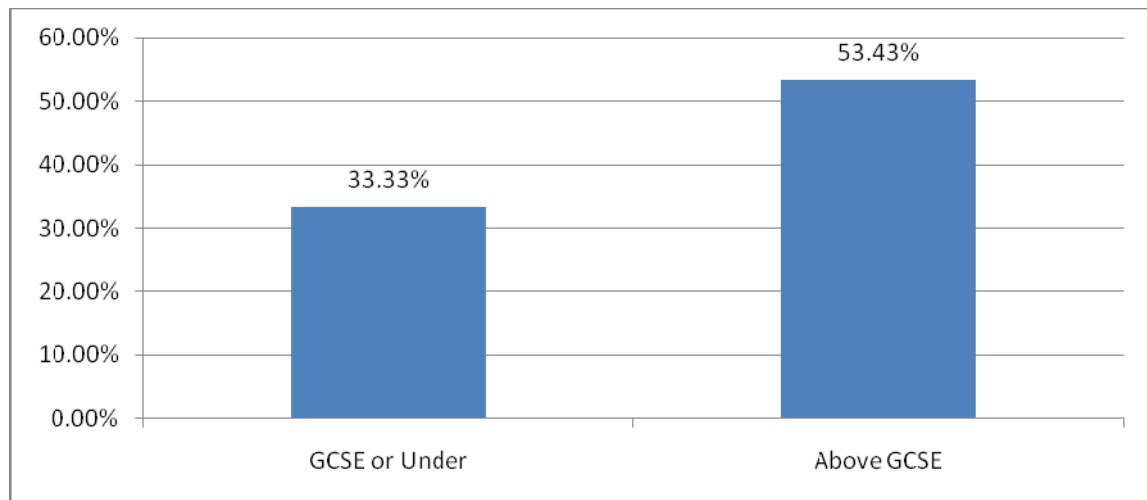


Chart 35 The percentages of respondents who would search proactive CIAS (disadvantaged consumers (education))

#### 6.8.1.1.4 Levels of CIAS

The level of CIAS is an important component of delivery preferences. It was revealed in the qualitative phase that disadvantaged consumers may have different preferences over different levels of CIAS, particularly for those higher prefer higher levels of CIAS (section 4.2.6.4). Hence, the following sub-hypothesis was generated.

H6.1.9 Compared with the rest of the general public, consumers with an income level of less than 10k per capital per annum have different preferences over different levels of CIAS.

The descriptive results of the proportion of the respondents who chose each of the three proposed level is shown in Chart 36. Two independent Chi-square tests showed that the percentages of each options were significant different between this group and the rest of general public ( $p \leq 0.083$ ). The data of way 1 and way 2 showed differences at 5 percent significant level and way 3 at 10 percent significant level. Thus, H6.1.9

was retained. The descriptive analysis also indicated that much higher percentages of this group chose way 2 and way 3 (the higher level of CIAS) compared with the rest of the sample.

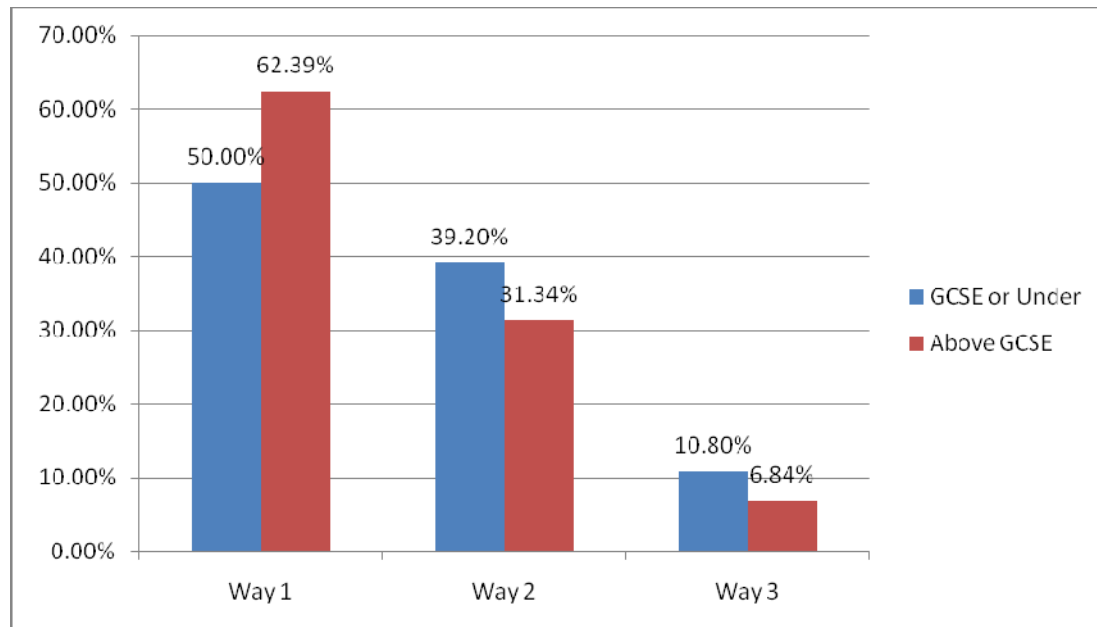


Chart 36 Preference for the levels of CIAS

#### 6.8.1.1.5 Summary: consumer disadvantage: education

It is clear from the results, if disadvantaged consumers are defined using an education level of GCSE or lower, then compared with the rest of the general public, they have a lower level of consumer knowledge, they have different shopping patterns, and they are less likely to search CIAS at pre or during purchase. This group of consumers also have different preferences over the CIAS levels towards higher levels of CIAS. With regard to whether they are aware of their lower levels of consumer knowledge, the data indicated that disadvantaged consumers are less aware of their lack of knowledge of consumer rights but are aware of their lower levels of awareness of CIAS sources.

Overall, educational disadvantage consumers are showing different characteristics compared with the rest of the public.

#### **6.8.1.2 Income**

Income is another important contributing factor to consumer disadvantage. Consumers are more likely to be disadvantaged by having lower level income (section 2.8.1, 4.2.1.1.1). Both data of the levels of household income and number of people living in the household were collected during the survey. Thus the income per capital was calculated and used in the test. The lowest level of income per capital, less than 10k per annum, was used to represent the disadvantaged consumers. The formation of the sub hypotheses were generated based on the same set of qualitative findings used in the previous section on educational disadvantage (6.8.1.1).

Consumer knowledge related:

- H6.2.1 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have a lower level of consumer knowledge.
- H6.2.2 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have a same level of confidence about their consumer knowledge.
- H6.2.3 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have a same level of confidence about their awareness of the sources of CIAS.

Shopping patterns related:

- H6.2.4 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have different levels of experience with different types of purchases.
- H6.2.5 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have different frequencies of purchase
- H6.2.6 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum shop more with small shops.
- H6.2.7 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have different percentages of shopping via face-to-face purchase. (Since there was not a clear indication as whether disadvantage consumers make more or less via face-to-face purchase.)

CIAS preference related

- H6.2.8 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum are less likely to search information and advice before committing to a purchase.
- H6.2.9 Compared with the rest of the general public, consumers with an income level of less than 10k per capital per annum have different preferences over different levels of CIAS.

#### 6.8.1.2.1 Consumer knowledge

Since there are two aspects of consumer knowledge, thus H4.2.1 were tested by two further hypotheses:

H6.2.1.1 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have a lower level of knowledge of consumer rights.

H6.2.1.2 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have a lower level of awareness of the CIAS sources.

The Chart 37 shows the descriptive result of H6.2.1.1. A two independent samples T test revealed that the consumers with an income level less than 10k have lower level mean score of knowledge rights than the rest of the general public ( $p=0.004$ ). Thus H6.2.1.1 was retained.

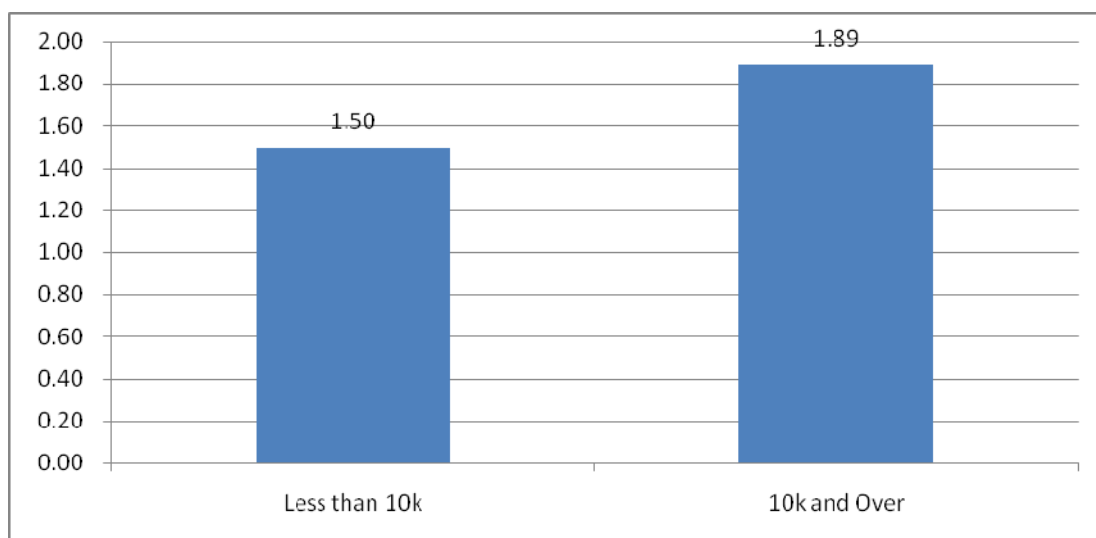


Chart 37 The mean scores of consumer rights (disadvantaged consumers (income))

The descriptive result of H6.2.1.2 is shown in Chart 38. A two independent samples T-test showed that the awareness level of the group (less than 10k) was significantly lower than those of rest of the general public ( $p=0.008$ ). Therefore H6.2.1.2 was retained. Thus it could be concluded that H6.2.1 was retained, that the consumers with an income level of less than 10k per capita per annum have a lower level of consumer knowledge compared with the rest of the public.

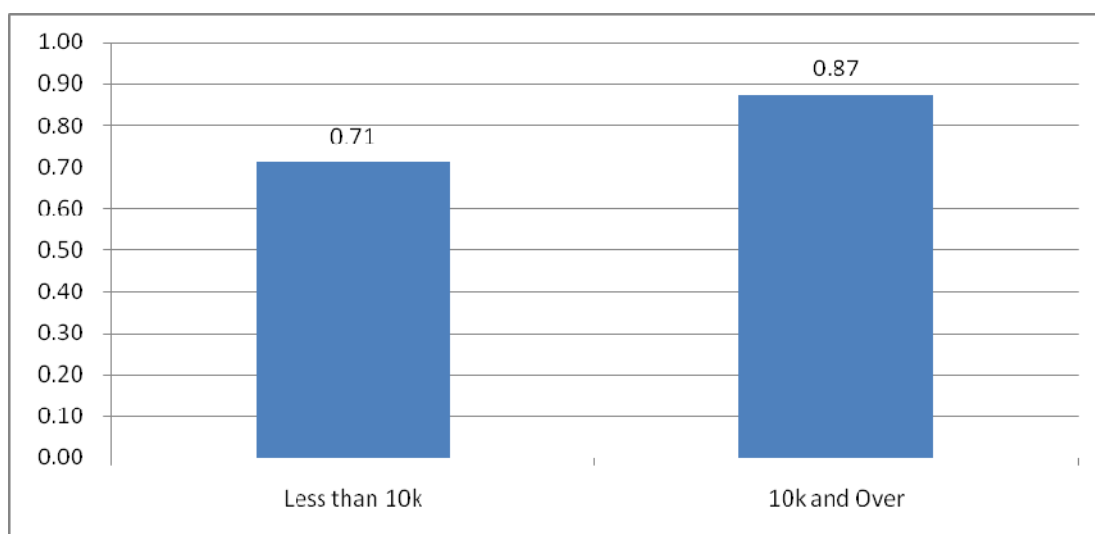


Chart 38 The mean scores of awareness of CIAS sources(disadvantaged consumers (income))

For H6.2.2 and H6.2.3 the results are shown in Chart 39. Two independent samples T tests showed that there was no significant difference between the confidence levels of consumer rights of the two groups ( $p=0.149$ ) and the confidence levels of awareness of CIAS sources of the consumer with an income level of less than 10k per capita per annum was significantly lower than that of the rest of the general public ( $p=0.042$ ). Thus H6.2.2 was retained, and H6.2.3 was tested to be rejected. Consumers with an annual income per capita less than 10k are less confident about their awareness of CIAS sources.

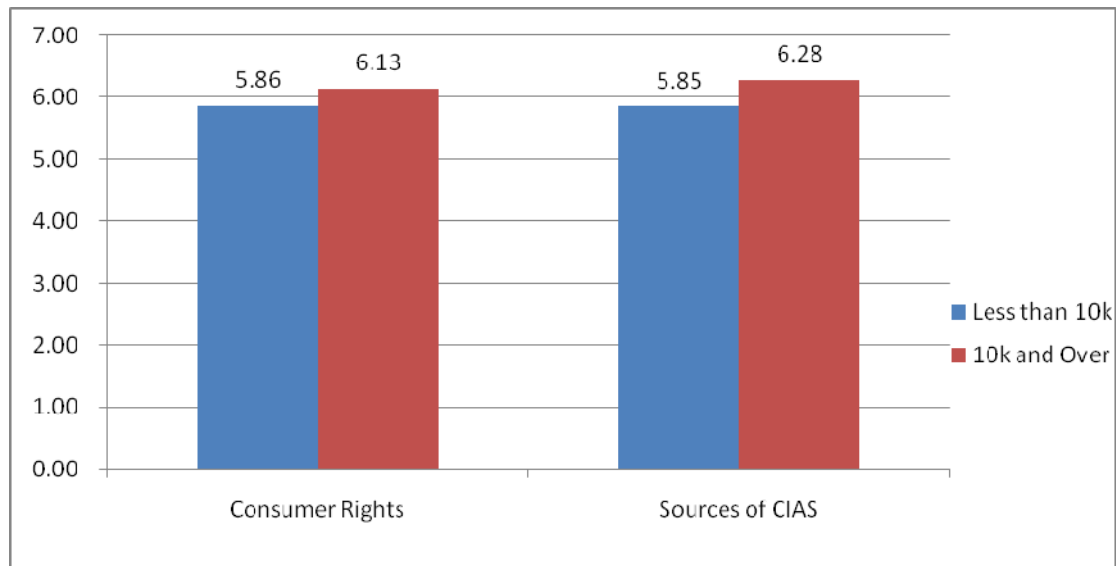


Chart 39 The perceived levels of consumer knowledge (disadvantaged consumers (income))

#### 6.8.1.2.2 Shopping patterns

The differences in shopping patterns between the two groups were tested by H6.2.4, H6.2.5 and H6.2.6.

H6.2.4 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have different levels of experiences with different types of purchases.

H6.2.5 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum have different frequencies of purchase

H6.2.6 Compared with the rest of general public, consumers with an income level of less than 10k per capital per annum shop more with small shops.



The descriptive result of H6.2.4 is shown in Chart 40. Two independent Chi-square tests showed that the percentages of consumers an income lower than 10k per annum per capita were significantly lower than those of the rest of the public ( $p \leq 0.032$ ). Therefore H6.2.4 was retained that consumers with an income lower than 10k per annum per capita are less experienced with all ten items compared with the rest of the public.

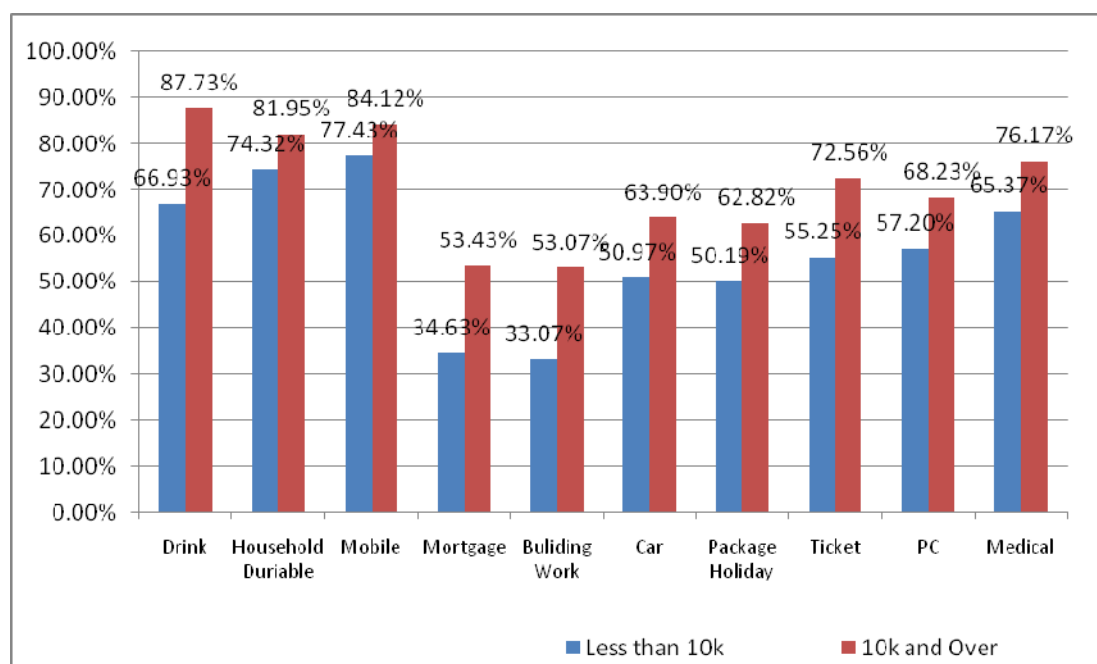


Chart 40 The percentages of respondents who had made any purchase in each category  
(disadvantaged consumers (income))

For H6.2.5, two independent samples T-tests showed that there were no significant differences between the mean frequencies of the two groups of consumers regarding all ten types of purchases ( $p \geq 0.059$ ). Therefore H6.2.5 was rejected.

With regard to where consumers shop between the groups, the descriptive result is shown in Chart 41. A two independent T-test revealed that there was no significant

difference between the two percentages ( $p=0.308$ ). Thus H6.2.6 was rejected that no significant difference exists between the low income group and the rest of the public in terms of the proportion of shopping with small shops.

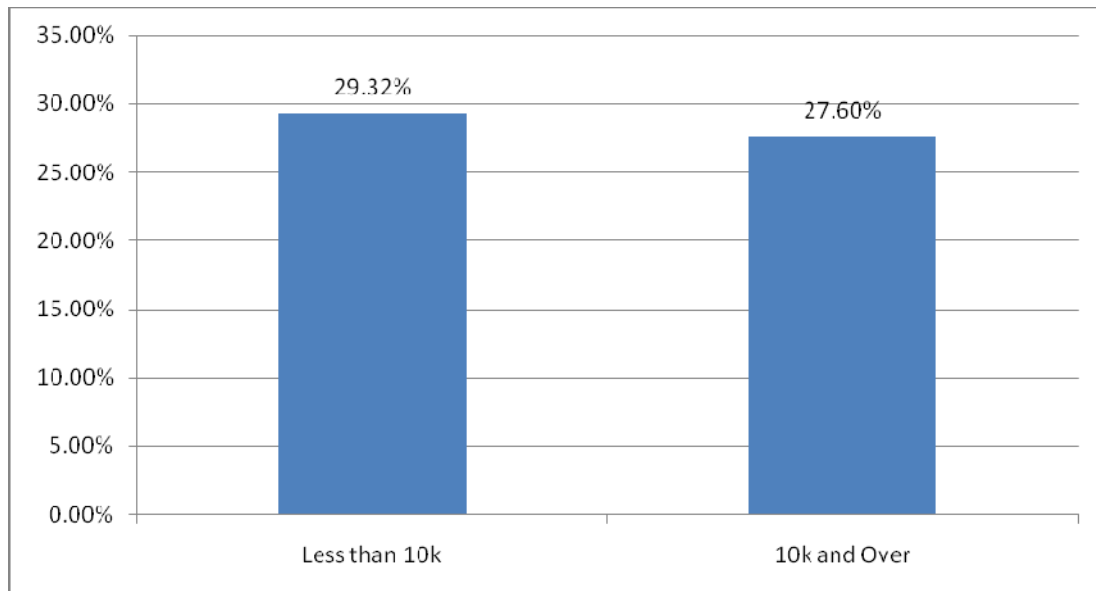


Chart 41 The mean percentages of shopping made with small shops (disadvantaged consumers (income))

For H6.2.7, the descriptive result is shown in Chart 42. A two independent samples T test revealed that the percentage mean of first group of consumers was significantly different than that of the rest of the general public ( $p=0.008$ ). Thus H6.2.7 was tested to be retained, that a significantly higher percentage of the consumers with annual income level less than 10k per capital make their purchase via face to face transaction.

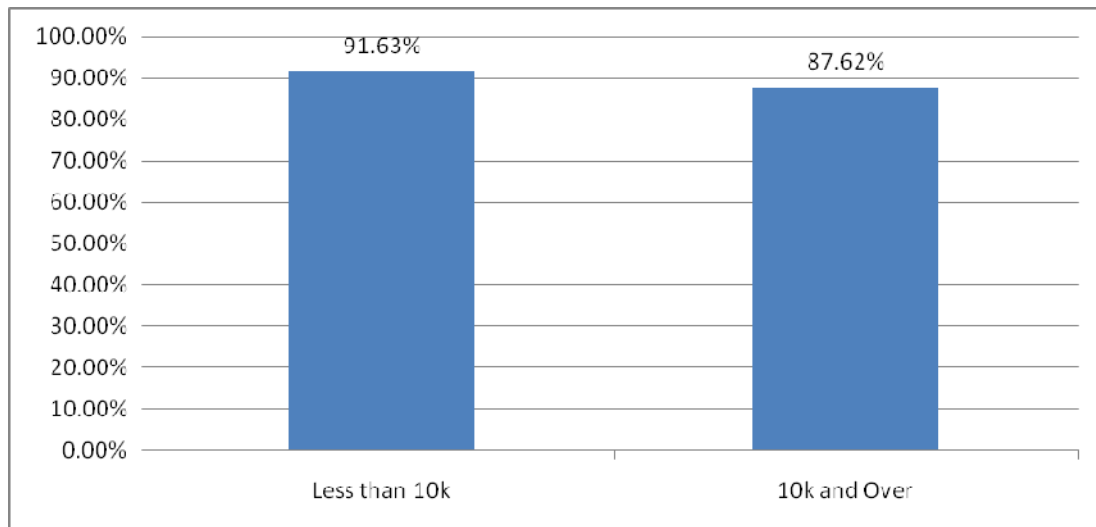


Chart 42 The mean percentages of shopping via face to face transaction (disadvantaged consumers (income))

#### 6.8.1.2.3 Pre or during purchase CIAS

For pro-active CIAS, the proportions of the two groups of respondents of who do search are shown in chart 45. The result revealed that the percentage of first proportion of the group of less than 10k was significantly lower than the percentage of the rest of the group ( $p=0.000$ ). Hence H6.2.8 was retained.

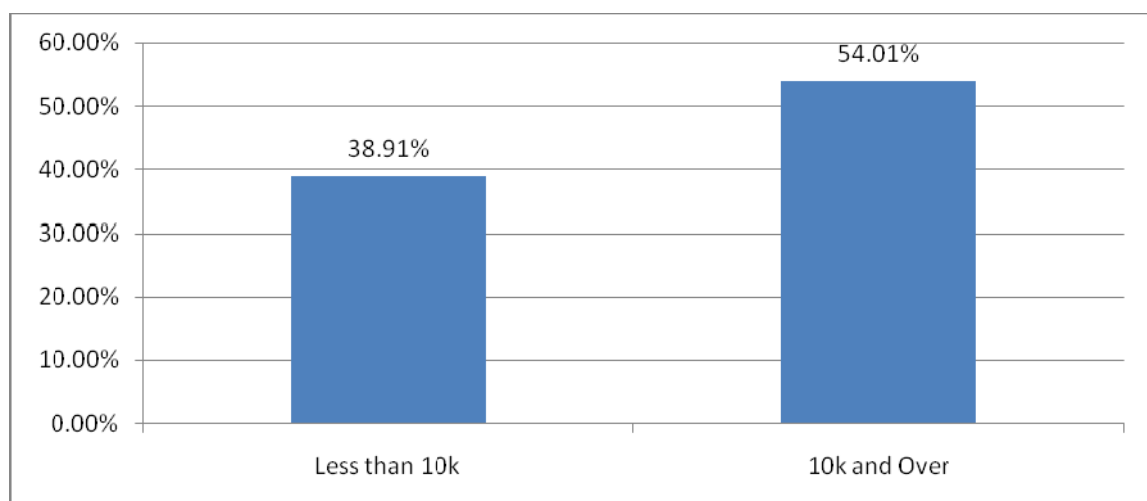


Chart 43 The percentages of respondents who would search proactive CIAS (disadvantaged consumers (income))

#### 6.8.1.2.4 Levels of CIAS

The level of CIAS is important component of delivery preferences. The descriptive results of the proportion of the respondents who chose each of the three proposed level is shown in Chart 44. However, two independent Chi-square tests showed that the percentages of each option were no significantly different between the consumer with annual income lower than 10k per capita and the rest of general public ( $p \geq 0.076$ ), thus H6.2.9 was rejected.

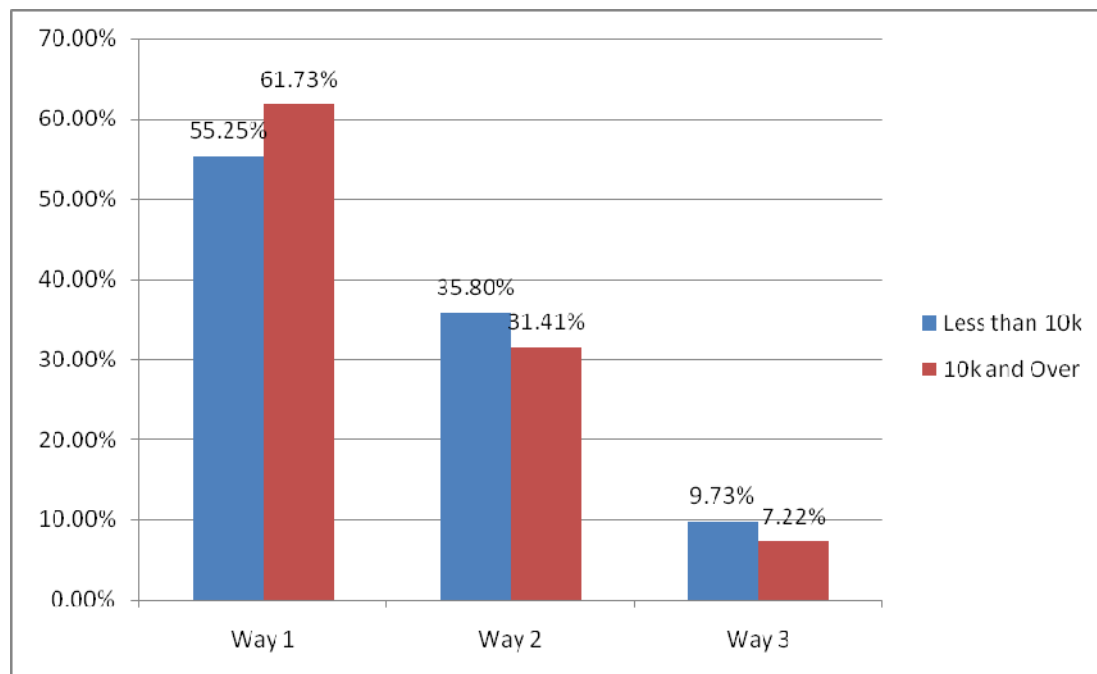


Chart 44 Preference over CIAS levels

#### 6.8.1.2.5 Consumer Disadvantage (Income)

When the level of income is used as the disadvantage factor, it can be concluded from the statistical analysis that disadvantage consumers in Great Britain have a lower level of consumer knowledge, they have different shopping patterns and they are less likely to seek CIAS. In addition, the disadvantaged consumers have similar levels of

confidence of their knowledge of consumer right, this indicate that they are less aware of their low consumer knowledge levels. However, the analysis also revealed that consumers with lower level of income are aware of their low awareness of CIAS sources. This may indicates that this group of consumers feel less confident to access CIAS. Moreover, this group of consumers do not have significantly different preferences over the levels of CIAS.

#### **6.8.1.3 Ethnic origin**

Consumers can also be disadvantaged by their ethnic origin (section 2.8.1 and 4.2.1.1.1), thus similar sub-hypotheses were proposed and tested between the ethnic groups. For the purpose of this research, the sample was divided into two groups, British white and others ethnic minorities. The following hypotheses were generated based on the same qualitative findings in the previous sections (education and income disadvantage):

Consumer knowledge related:

- H6.3.1 Compared with the rest of general public, ethnic minority consumers have a lower level of consumer knowledge.
- H6.3.2 Compared with the rest of general public, ethnic minority consumers have a same level of confidence about their consumer knowledge.
- H6.3.3 Compared with the rest of general public, ethnic minority consumers have a same level of confidence about their awareness of the sources of CIAS.

Shopping patterns related:

- H6.3.4 Compared with the rest of general public, ethnic minority consumers have different levels of experiences with different types of purchases.
- H6.3.5 Compared with the rest of general public, ethnic minority consumers have different frequencies of purchase
- H6.3.6 Compared with the rest of general public, ethnic minority consumers shop more with small shops.
- H6.3.7 Compared with the rest of general public, ethnic minority consumers have different percentages of shopping via face-to-face purchase.  
(Since there was not a clear indication as whether disadvantage consumers make more or less via face-to-face purchase.)

CIAS preference related:

- H6.3.8 Compared with the rest of general public, ethnic minority consumers are less likely to search information and advice before committing to a purchase.
- H6.3.9 Compared with the rest of the general public, ethnic minority consumers have different preferences over different levels of CIAS

#### **6.8.1.3.1 Consumer knowledge**

For H6.3.1 the result is shown in Chart 45 and Chart 46. A two independent sample T test revealed that the mean score of knowledge of consumer rights of ethnic minority consumers was significantly lower than that of British white consumers ( $p=0.007$ ). Another two independent samples T-test revealed that the mean score (awareness of

CIAS sources) of the ethnic minority consumers was significantly lower than consumers who are British white ( $p=0.000$ ). Thus H6.3.1 was retained.

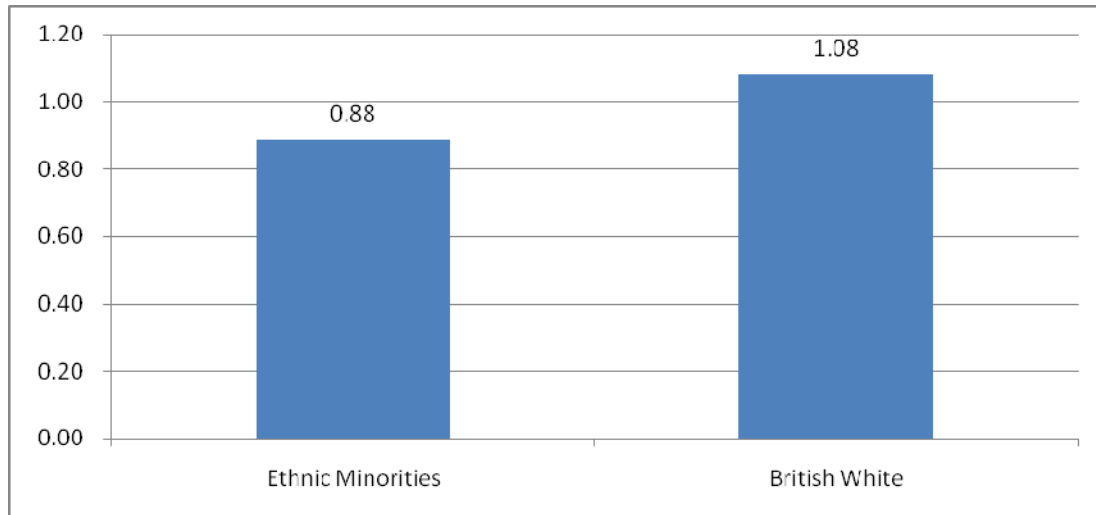


Chart 45 Mean scores of consumer rights (disadvantaged consumers (ethnic minority))

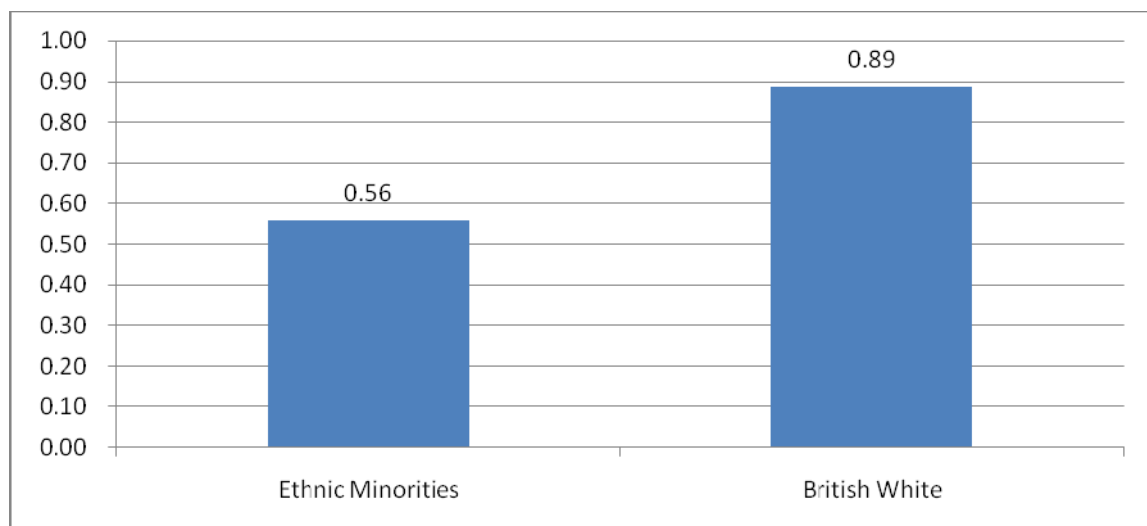


Chart 46 Mean scores of awareness of CIAS sources (disadvantaged consumers (ethnic minority))

The mean scores of how informed respondents felt about their consumers rights and how confident they felt about getting CIAS when needed between the two groups are shown in chart 48. A two independent sample T-test showed that there was no significant difference between the level of informed felt by the ethnic minority group and the British white ( $p=0.191$ ). The same test revealed that the level of awareness of the source of CIAS of ethnic minority groups was significantly lower than that of consumers who are British white ( $p=0.006$ ). Hence, H6.3.2 was retained, H6.3.3 was rejected, ethnic minority consumers are not aware their lack of consumer knowledge, but they are feeling less confident about their awareness of source of CIAS compared with the British white consumers.

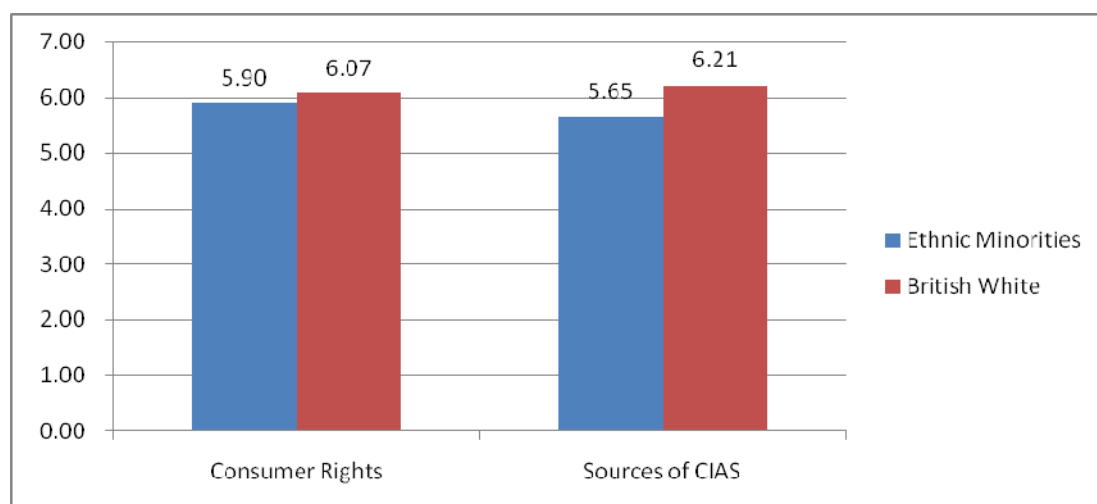


Chart 47 The perceived levels of consumer knowledge (disadvantaged consumers (ethnic minority))

#### 6.8.1.3.2 Shopping patterns

For H6.3.4, the result is shown in Chart 48. A two independent sample Chi-square test revealed that the percentage of ethnic minority consumers who have purchase experience are significantly lower than those of British white consumers in the all



types ( $p \leq 0.028$ ) expect mobile and PC for which there were no significant differences ( $p \geq 0.565$ ). The percentages of ethnic minority consumers with purchase experiences are significantly lower than those of British White in eight of the ten types of goods or services listed. Thus H6.3.4 was tested to be retained with the exceptions of mobile and PC.

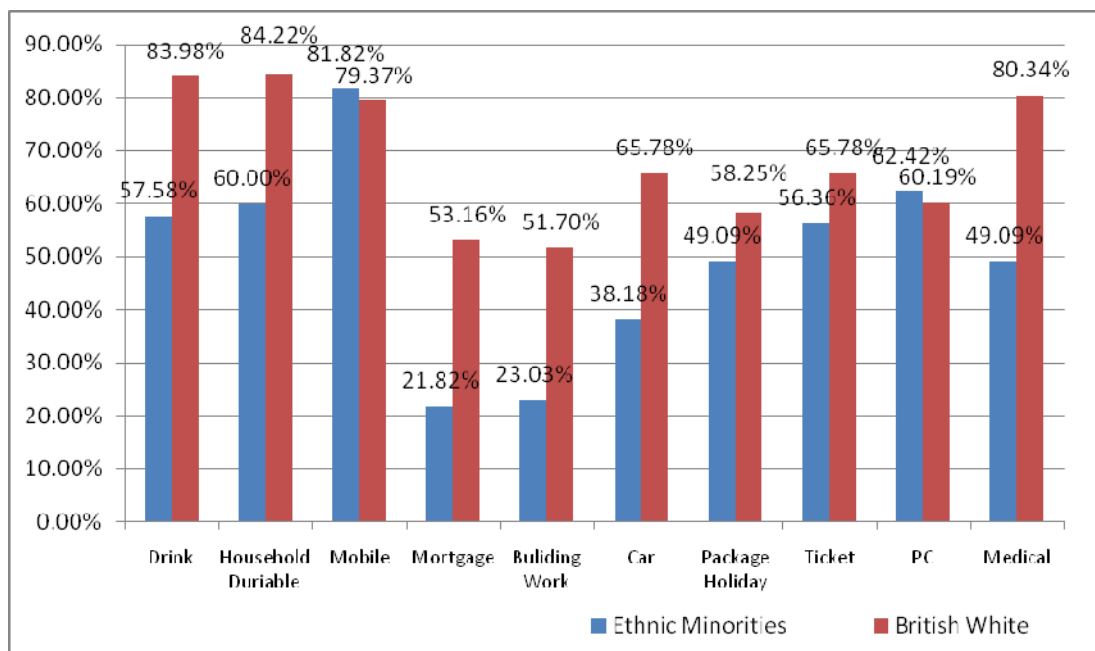


Chart 48 The percentages of respondents who had made any purchase in each category  
(disadvantaged consumers (education))

In terms of frequencies of purchase of different types of goods and services, two independent samples T-tests revealed that there were no significant differences between the frequency means of the two groups in all types ( $p \geq 0.255$ ) with the exceptions of car, package holiday and PC of which the minority consumers have shop more frequently than British white consumers ( $p \leq 0.004$ ). Therefore, H6.3.5 was rejected with the exceptions of car, package holiday and PC.

For H6.3.6 and H6.3.7, the descriptive results are shown in Chart 49. A two independent samples T-test revealed that there were no significant differences between the percentages of the two groups ( $p=0.143$ ,  $p=0.639$ ). Thus, both H6.3.6 and H6.3.7 were rejected.

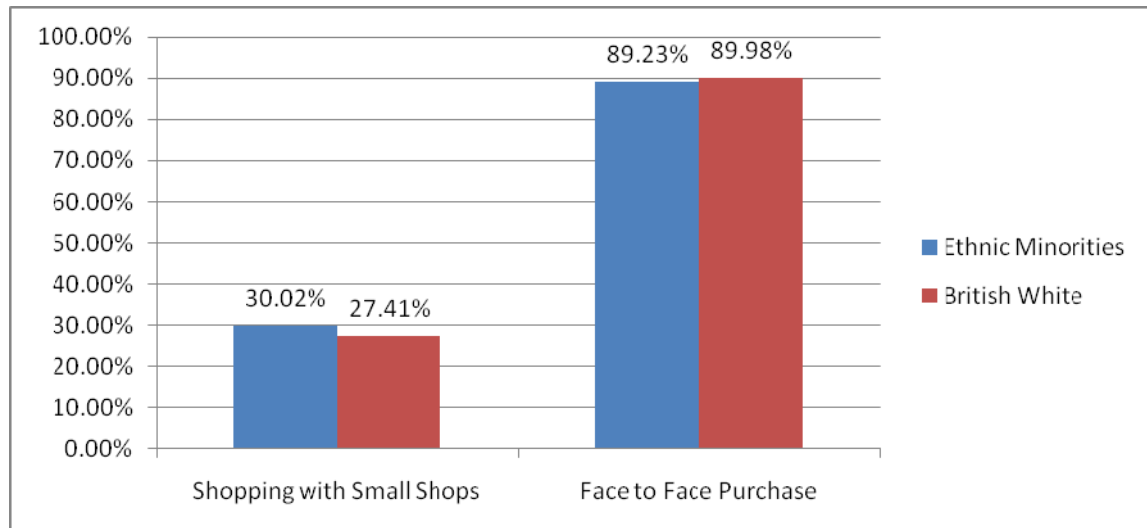


Chart 49 The mean percentages of shopping made with small shops or via face to face transaction (disadvantaged consumers (ethnic minority))

### 6.8.1.3.3 Pre or during purchase CIAS

Chart 50 presents the descriptive results of H6.3.8. A two independent sample Chi-square test revealed there was no significant difference between the proportions of the two groups with regard to attitude to proactive information and advice ( $p=0.136$ ), thus H6.3.8 was rejected.

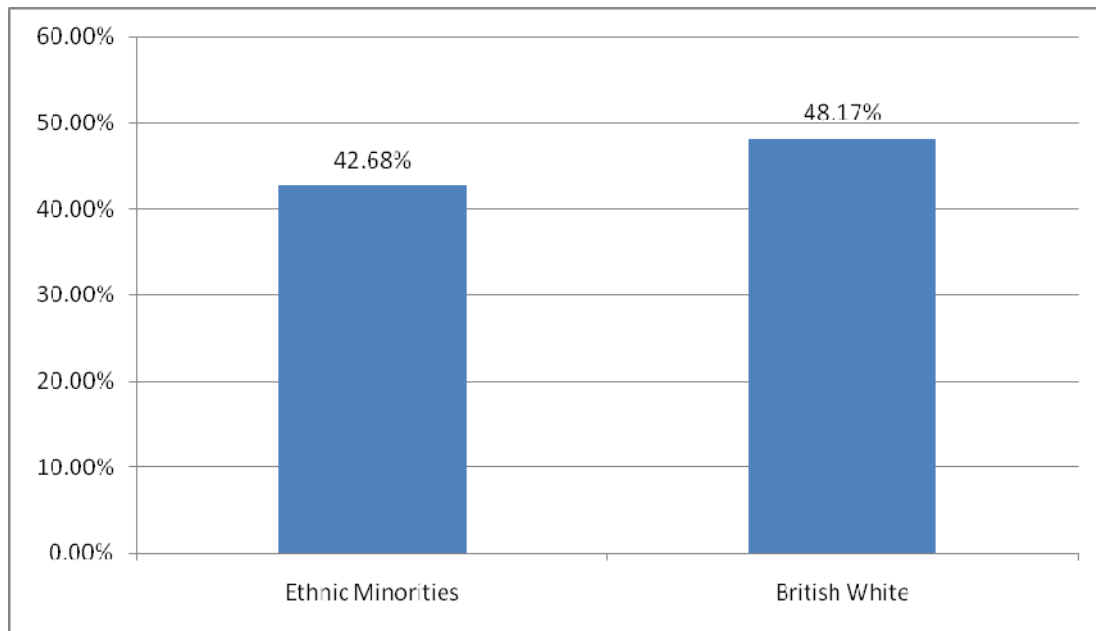


Chart 50 Preference on pre or during purchase CIAS

#### 6.8.1.3.4 Levels of CIAS

The level of CIAS is an important component of delivery preferences. The descriptive results of the proportion of the respondents who chose each of the three proposed level is shown in Chart 51. Two independent Chi-square tests showed that the percentages of each option were significant different between the ethnic minority consumers and the rest of general public ( $p \leq 0.001$ ), thus H6.2.9 was retained. Further observation on the data indicated that the percentages of this groups chosen way 2 and way 3 were higher than the rest of the public, thus this group of consumers prefer higher levels of CIAS.

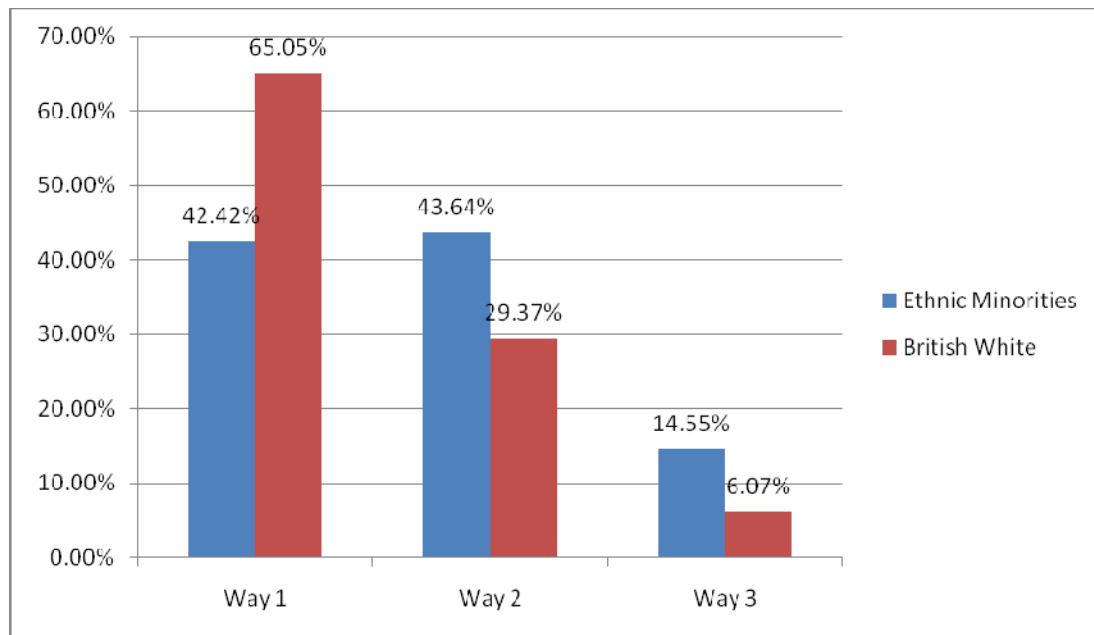


Chart 51 Preference over CIAS levels

#### 6.8.1.3.5 Consumer disadvantage

If using ethnic origin as the disadvantage factor, it can be concluded from the results that disadvantaged consumers have a lower level of consumer knowledge. Similar to factors of education and income, disadvantaged consumers have a similar level of confidence about their knowledge of consumer rights and a lower level of confidence of their awareness of CIAS sources. In terms of shopping patterns, ethnic minority consumers only differ from British white consumers in one aspect, the level of experience with different purchase types. Although consumers from ethnic minority background show no difference in the tendencies toward pre-purchase CIAS, they have different preferences over the CIAS levels.

Although there were a few exceptions emerged in the analysis of the effectiveness of the three disadvantage factors, education, income and ethnic origin and means of segmentation. Overall, it can be concluded that disadvantaged consumers have a

lower level of consumer knowledge; they have different shopping patterns in many aspects; they are less likely to search proactive CIAS (with the exception of consumers from minority background), and they prefer higher levels of CIAS. These results provide valuable evidence that disadvantaged consumers are vulnerable, and they have greater needs for CIAS. It is therefore clear that consumer disadvantage is an effective means of consumer segmentation. A needs assessment should focus on the assessing the differences of CIAS needs between disadvantaged consumers and others.

### **6.8.2 Consumer age**

Consumer age was found to be relevant to needs assessment in both the literature review and qualitative phase of this research (section 2.8.1 and 4.2.2). Different consumer age groups may have different levels of consumer knowledge, they may have different shopping patterns, and they may prefer different method of delivery of CIAS and some of the age groups are less likely to use CIAS (section 4.2.2.1 to 4.2.2.4). Therefore these aspects will be the focus at this quantitative analysis.

The data of age was collected during the survey. Respondents were asked to select one from followings options:

Under 20, 20-29, 30-39, 40-49, 50-59, 60-69. 70 and over

Based on the criteria used during the data collection, respondents are divided into three groups: younger consumers with age under 30, middle age consumers with age between 30 and 59 and the older consumers with age 60 or over. According to the initial assessment model, following hypotheses can be generated. The sub hypotheses

were generated based on the same approach used in the consumer pervious section on consumer disadvantage.

Consumer knowledge related (based on two components of consumer knowledge discussed in section 4.2.7.2):

- H7.1 Different age consumers have different levels of consumer knowledge
  - H7.1.1 Different age consumers have different levels of knowledge of consumer rights.
  - H7.1.2 Different age consumers have different levels of awareness of the sources of CIAS

Shopping patterns related (based on the components of shopping patterns identified in section 5.5):

- H7.2 Different age consumers have different shopping patterns
  - H7.2.1 The percentages of different age consumers who have purchased certain types of goods and services differ from each other.
  - H7.2.2 The frequency by which different age consumers make purchase of certain types of goods and services differ from each other.
  - H7.2.3 Different age consumers have different percentages of their total spending on small local shops.
  - H7.2.4 Different age consumers have different percentages of their total spending via face-to-face purchase

Delivery preference related (based on the components of delivery preference identified in section 4.2.6):

- H7.3 Different age consumers have different preferences of methods of delivery of CIAS.
- H7.3.1 Different age consumers have different preferences of the delivery methods of CIAS.
- H7.3.2 Different age consumers have different preferences of the levels of CIAS.
- H7.3.3 Different age consumers have different preferences of the styles of CIAS.
- H7.3.4 Different age consumers have different preferences of the sources of CIAS.

Due to the fact that CAB and TSS are the main provider of local CIAS (section 2.5.2), the following hypotheses were also proposed.

- H7.4 Compared with the middle age consumers, younger consumers are less likely to have used CIAS provided by CAB or TSS.
- H7.5 Compared with the middle age consumers, older consumers are less likely to have used CIAS provided by CAB or TSS.

#### **6.8.2.1 Consumer knowledge**

The mean scores of the knowledge of consumer rights of the three groups are shown in Chart 52. According to a one way ANOVA test, the mean score of younger consumers was significantly lower than that of middle age consumers ( $p=0.012$ ). There was no significant difference between scores of younger and older consumers

( $p=0.864$ ), and no significant difference is found between the middle age and older consumers in that respect ( $p=0.148$ ). Thus H7.1.1 was retained.

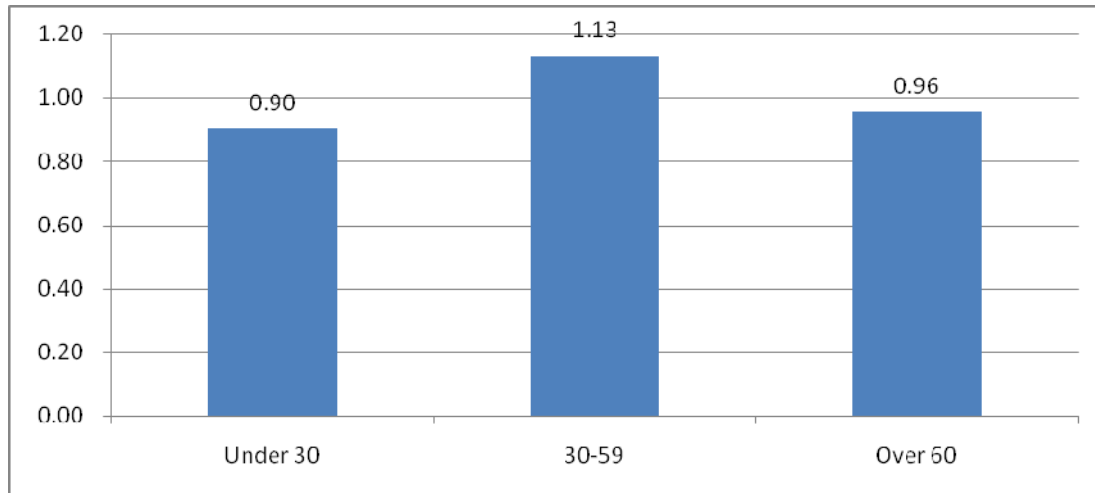


Chart 52 The mean scores of consumer rights (consumer age)

Regarding the awareness of the sources of CIAS, the descriptive result is shown in chart 55. A one way ANOVA test revealed that the mean of younger consumers was lower than those of middle age ( $p=0.000$ ) and older consumers ( $p=0.023$ ), and no significant difference was found between the middle age and older consumers ( $p=0.104$ ). Thus H7.1.2 was retained. One further observation from the result is that younger respondents had the lowest level of awareness of the sources of CIAS compared with middle age and older consumers. Because of the positive results of both H7.1.1 and H7.1.2, therefore H7.1 was retained.



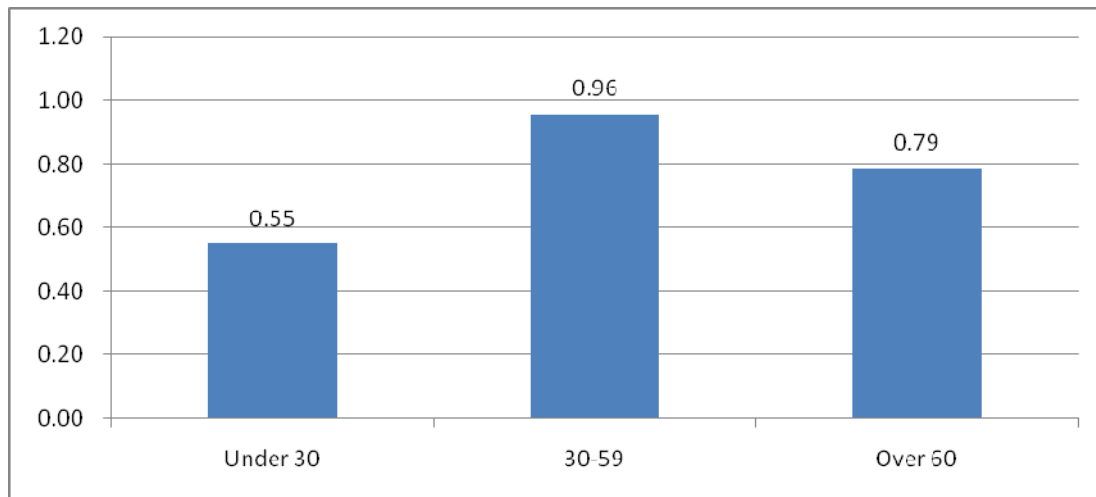


Chart 53 The mean scores of awareness of CIAS sources (age)

### 6.8.2.2 Shopping patterns

For H7.2.1, Chart 54 shows the result of data. A K independent samples Chi-square test revealed that there were significant differences between proportions of three age groups in all types of purchase ( $p \leq 0.015$ ) with one exception, package holiday ( $p = 0.492$ ). Therefore H7.2.1 was retained with the exception of package holiday.

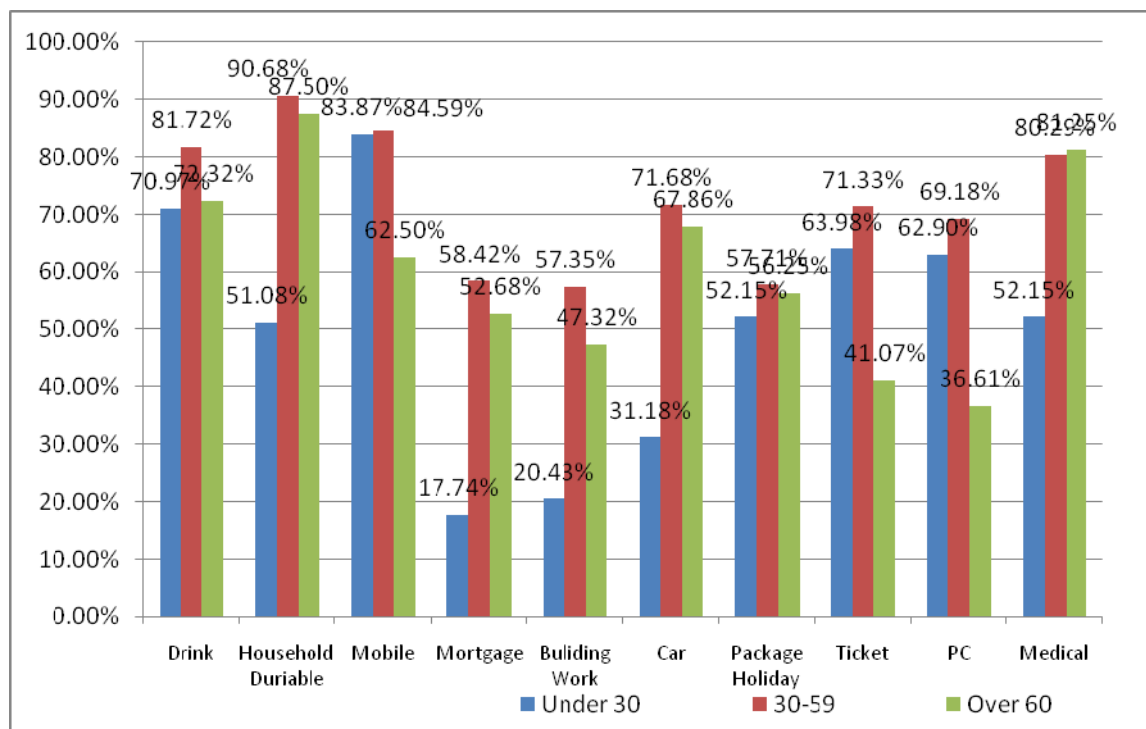


Chart 54 The percentages of respondents who had made any purchase in each category (age)

For the mean frequencies of three groups in ten purchase types, a one way ANOVA test revealed that there were significant differences in the frequency means of three age groups in purchases types of drinks, mobile, tickets and PC. No significant differences were found in other purchase types. Therefore H7.2.2 is tested to be retained in purchase types of drinks, mobile, tickets and PC ( $p \leq 0.007$ ), and it was tested to be rejected in household durable, mortgage, building works, package holiday and medical goods or services ( $p \geq 0.290$ ).

The percentage means of the shopping with small, local shops and via face-to-face purchase of the respondents of these three age groups are shown in Chart 55. A one way ANOVA (H7.2.3) test indicates that there were significant differences between the percentage means of these three age groups ( $p = 0.035$ ), thus H 7.2.3 was retained. A further one way ANOVA (H7.2.4) reveals that there was significant differences between the percentage means of three age groups with regard to face-to-face purchase ( $p = 0.000$ ), thus H7.2.4 was retained.

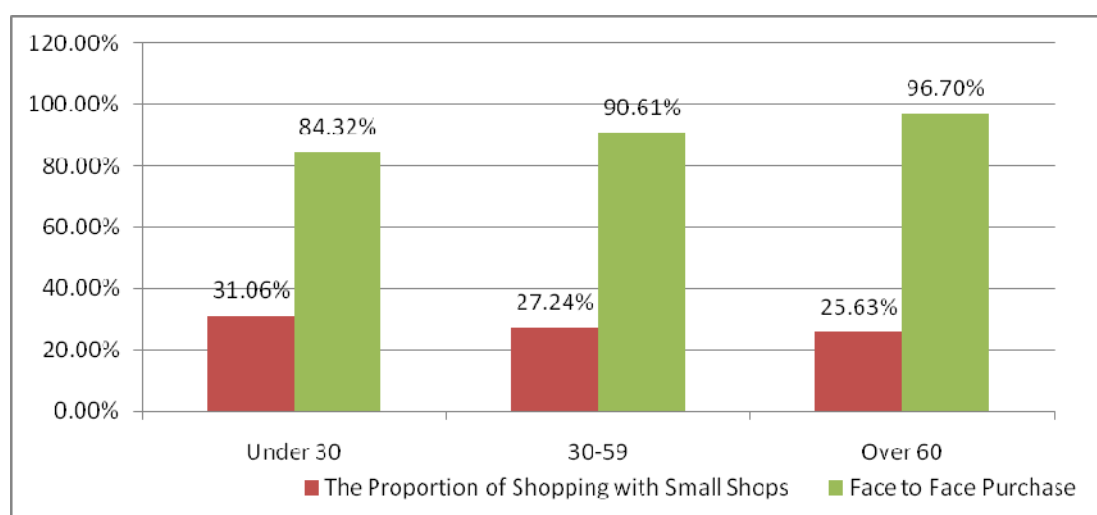


Chart 55 The mean percentages of shopping made with small shops or via face to face transactions (age)

### **6.8.2.3 Preferences of CIAS delivery**

As explained earlier, there are four aspects of methods of delivery, the delivery method, levels of CIAS, and sources of CIAS and styles of CIAS (section 4.2.6).

Therefore, H7.3 was broken down to four further hypotheses.

H7.3        different age consumers have different preferences of methods of delivery of CIAS.

H7.3.1     different age consumers have different preferences of the delivery methods of CIAS.

H7.3.2     different age consumers have different preferences of the levels of CIAS.

H7.3.3     different age consumers have different preferences of the sources of CIAS.

H7.3.4     different age consumers have different preferences of the styles of CIAS.

For H7.3.1, the result is shown in Chart 56. A three samples Chi-square test reveals that different age groups had different preferences of methods of face-to-face, telephone, leaflet, website and email ( $p \leq 0.044$ ). The only exception was the text messaging ( $p = 0.240$ ). Thus H7.3.1 was retained with the exception of text messaging. Since it is previously indicated that face-to-face and telephone are the two most preferred methods, and website is a typical example of delivery method using modern communication technology (section 2.8 and 4.2.6.1), the preferences of these three methods were analysed further.

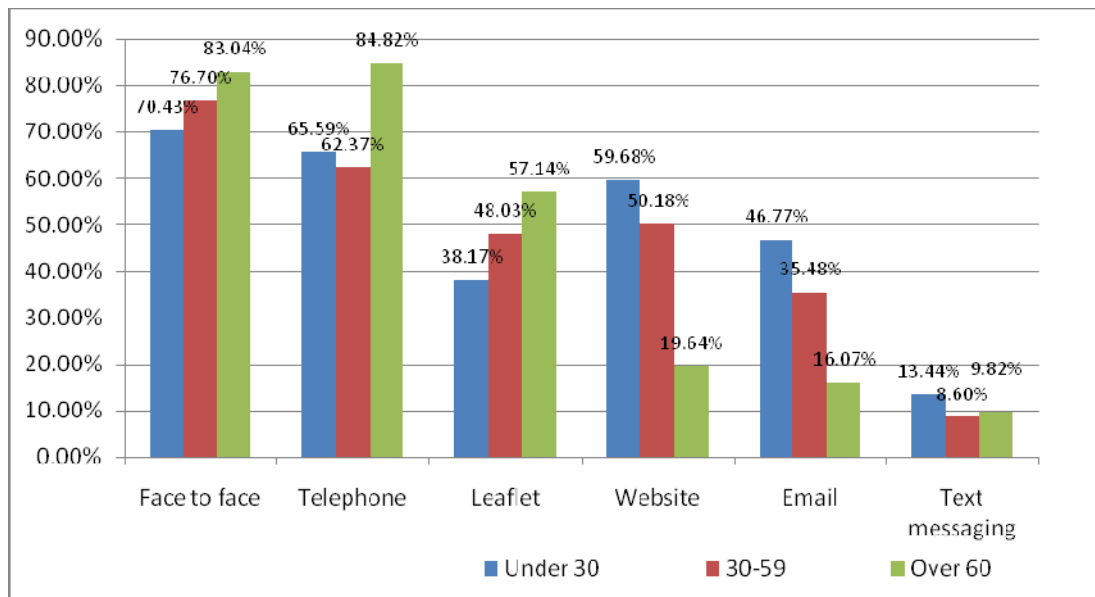


Chart 56 Preferences over delivery methods (age)

#### 6.8.2.3.1 Face-to-face

Three two independent samples Chi-square tests showed that the proportion of younger consumers who prefer face-to-face was significantly lower than those of middle age and older consumer ( $p \leq 0.080$ ). However, there was no significant between the two proportions of middle age and older consumers. Therefore, it can be concluded that younger consumers prefer less face-to-face than other consumers.

#### 6.8.2.3.2 Telephone

The same tests also revealed that the proportion of older consumers who prefer telephone was significantly higher than those of middle age and younger consumers ( $p = 0.000$ ). However there was no significant difference between the younger and middle age consumers in this method ( $p = 0.492$ ). Thus it can be observed that older consumers are more likely to prefer telephone than other age groups.

### 6.8.2.3.3 Website

The same tests indicated that the proportion of younger consumers who prefer website was significantly higher than that of middle age and older consumers ( $p \leq 0.027$ ), and the proportion of middle age consumers is significantly higher than that than that of older consumers ( $p = 0.000$ ). Thus it can be concluded that the older consumers are, the less likely they are to prefer website as the CIAS delivery method.

### 6.8.2.4 Levels of CIAS

The descriptive result of H7.3.2 is presented in Chart 57. A three independent samples Chi-square test revealed that there were significant differences between the proportions of three age groups with the preferences of all three levels ( $p \leq 0.040$ ), thus H7.3.2 is tested to be retained.

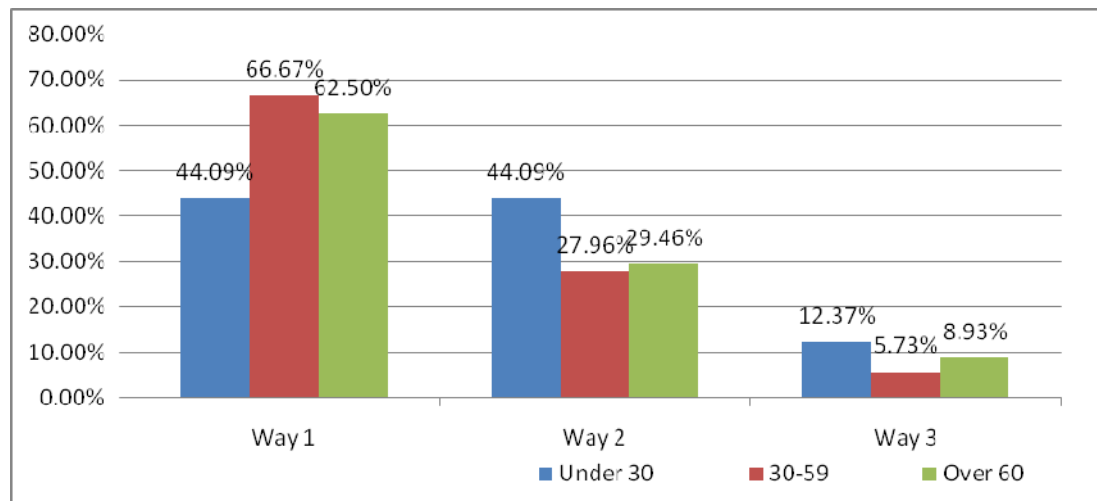


Chart 57 Preference over CIAS levels (age)

#### **6.8.2.4.1 Obtaining information and solve the problem by themselves**

Three two independent samples Chi-square tests revealed that the proportion of younger consumers who prefer this level was significantly lower than those of middle age and older consumers ( $p \leq 0.001$ ), and there is was significant difference between the proportions of middle age and older consumers. Thus it can be concluded that, compared with middle and older consumers, younger consumers are less likely to prefer to obtain information and solve problems by themselves, thus they need higher levels of CIAS.

#### **6.8.2.4.2 Somebody advising you on how to solve the problem**

The same tests also indicated that a significantly higher percentage of younger consumers preferred to have somebody advising them ( $p \leq 0.008$ ) than other two age groups, and there was no significant difference between the percentages of those two age groups ( $p = 0.428$ ).

#### **6.8.2.4.3 Somebody acting on your behalf**

Same tests further revealed that three age groups do not show significant difference with regard to the preference of third level ( $p \geq 0.010$ ).

#### **6.8.2.5 Sources of CIAS**

From consumers' point of view, CIAS could be obtained from national, local providers and other sources. Chart 58 shows the descriptive result of the sample. A three independent samples Chi-square test revealed that there were significant differences between percentages of three age groups in local voluntary agencies, national telephone helpline and informal CIAS sources. No significant differences

were found in local governmental agencies, local private agencies and TV or magazine. Overall, H 7.3.3 was retained with a few exceptions.

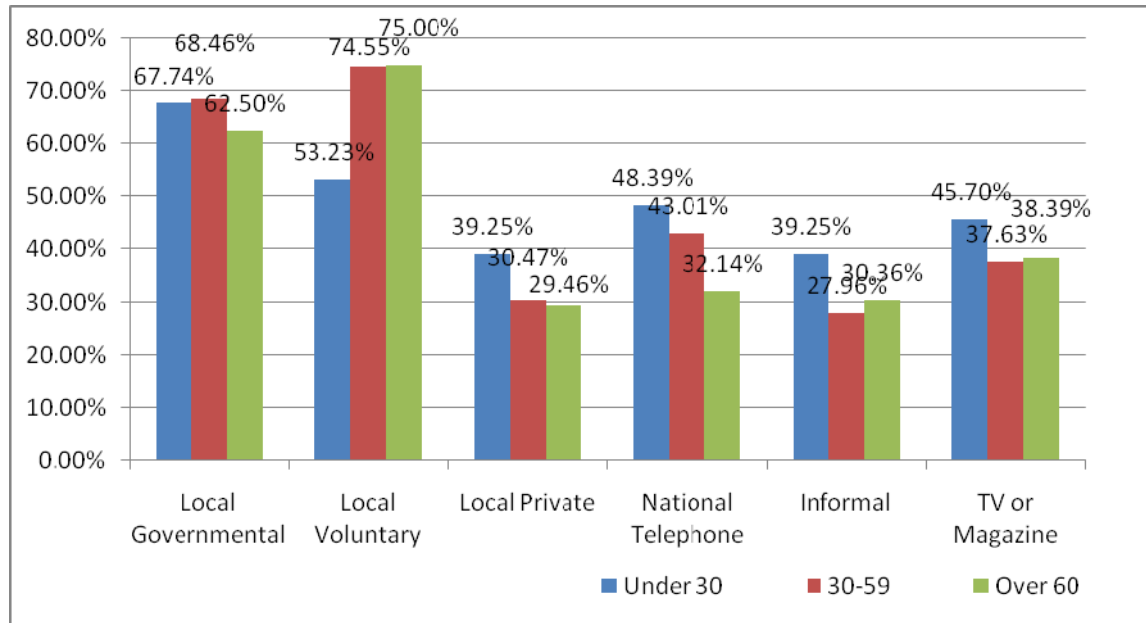


Chart 58 Preference over CIAS locations (age)

Since local voluntary agencies was identified as the most preferred source of CIAS by the general public in Great Britain in earlier analysis (see section 6.5.4), thus further investigation was conducted. Three two independent samples Chi-square test reveals that the percentage of younger consumer is significantly lower than those of middle age and older consumers ( $p=0.000$ ), and there is no significant difference between the percentages of middle age and older consumers with this sources. Thus it can be concluded that younger consumers are less likely to prefer CIAS provided by local voluntary agencies, namely CAB.

### 6.8.2.6 Style of CIAS

CIAS can be delivered in different style. The qualitative findings indicate this may be one of key aspect of different preferences by different age groups (section 4.2.2.4). The descriptive result is shown in Chart 59. A three independent samples Chi-square test showed there was a significant differences between three age groups In terms of preference of the style of picture/cartoon ( $p=0.008$ ). No significant difference was identified between the three age groups of other two styles ( $p\geq 0.093$ ). Thus H7.3.4 is tested to be true.

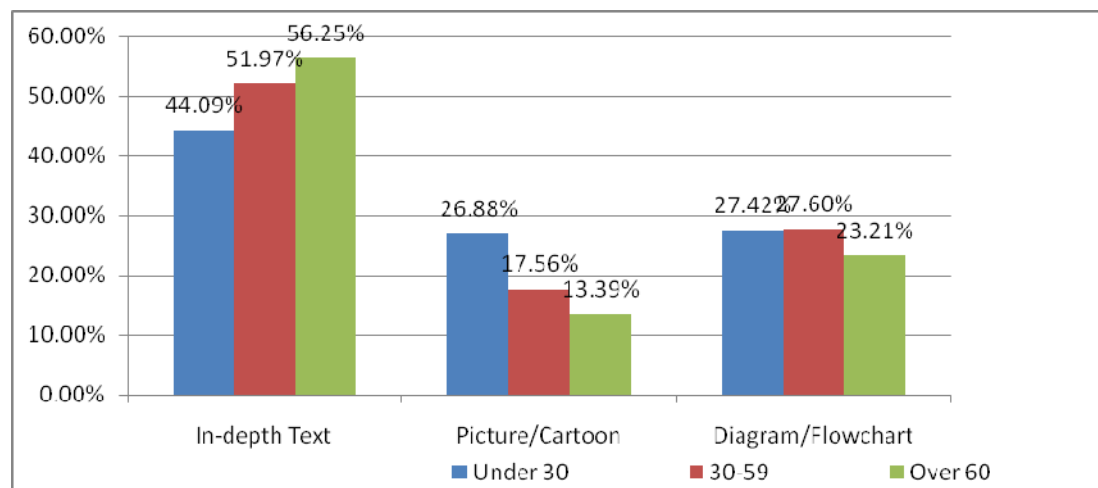


Chart 59 Preference over CIAS styles (age)

#### 6.8.2.6.1 The style of picture or cartoon

It was identified during the qualitative phase that younger consumers are particular keen on this style (section 4.2.2.1 and 4.2.5). This qualitative finding was tested to be consistent with the statistic analysis, since three two independent samples Chi-square tests indicated that younger consumer were more likely to prefer this style compared with middle age and older consumers ( $p\leq 0.011$ ), and no further significant difference was identified between the two age groups ( $p=0.366$ ).



Based on the positive results of H7.3.1, H7.3.2, H7.3.3 and H7.3.4, H7.3 were retained, different age consumers have different preferences of methods of delivery of CIAS.

#### **6.8.2.7 Use of CIAS**

It was found during the qualitative phase that younger and older consumers are less likely to use CIAS (section 4.2.2.1). Moreover, due to the fact that CAB and TSS are the main local CIAS providers (discussed in 2.5.2), the following hypotheses were tested.

H7.4 Compared with the middle age consumers, younger consumers are less likely to have used CIAS provided by CAB or TSS.

H7.5 Compared with the middle age consumers, older consumers are less likely to have used CIAS provided by CAB or TSS.

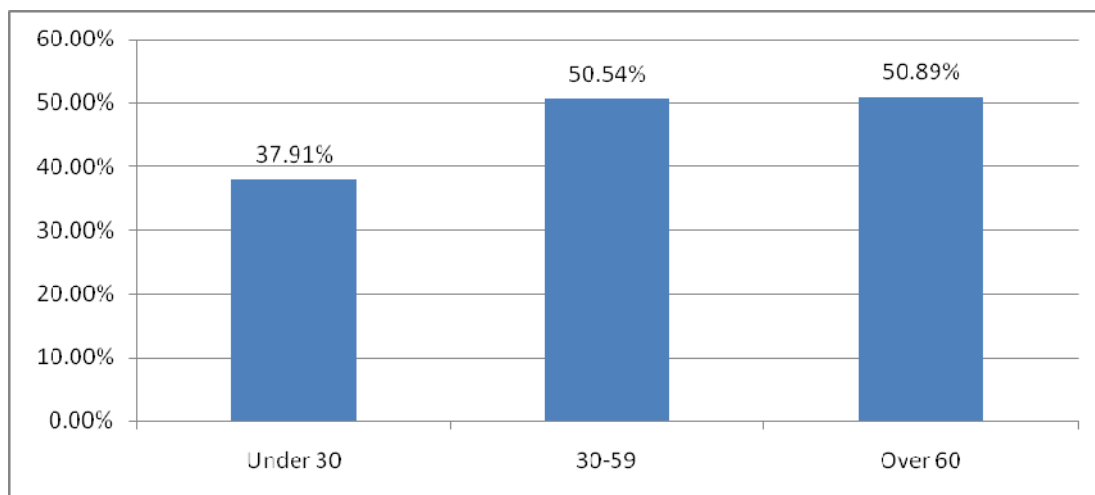


Chart 60 Preferences for proactive CIAS

The descriptive result regarding H7.4 and H7.5 is shown in Chart 60. Three two independent samples Chi-square tests revealed that the proportion of younger consumers who had used CIAS provided by TSS or CAB is significantly lower than that of middle age ( $p=0.005$ ) and older consumers ( $p=0.020$ ), thus H7.4 was retained. However, the percentages of middle age and older consumer are the same in this respect ( $p=1.000$ ), thus H7.5 was tested to be false. One further observation can be made that the younger consumers are least likely to search pre-purchase information and advice, compared with the rest of the general public.

#### **6.8.2.8 Summary: consumer age**

The data analysis demonstrated that different consumer age groups have different levels of consumer knowledge, different shopping patterns and different preferences of CIAS delivery. In particular, younger consumers (age under 30) demonstrate significant differences to the rest of general public, and their differences indicate that they are vulnerable and in greater need for CIAS. This finding provides further evidence to support the professionals' view that younger consumer need tailor-made CIAS to stimulate their interests and attract them to become users of local CIAS (discussed in section 4.2.2.5). A needs assessment model needs to take age profile of the local community into account and assess their different needs.

#### **6.8.3 Consumer location**

Consumer location is identified as relevant to the needs assessment during the literature review and qualitative research (section 2.8 and 4.2.3). However, it was also indicated its importance has diminished due to the use of modern communication technology (section 4.2.3.5), thus this issue was tested by using a fewer components

compared with consumer age. It was found, compared with urban consumers, rural consumers may have different levels of consumer knowledge (section 4.2.3.3). They may also have different shopping patterns with main differences lie within aspects of the types of shop and way of purchase because of their location. Rural consumer may also have different preferences of methods of delivery with regard to the delivery methods and CIAS sources (section 4.2.3.2). Finally, the location of consumer may have influence on the use of CIAS (section 4.2.3.2). During the survey, respondents were asked to describe the area where they live, rural, town or city. Therefore, following hypotheses were proposed and tested.

Consumer knowledge related:

- H8.1 Consumers from different location types have different levels of consumer knowledge
- H8.1.1 Consumers from different location types have different levels of knowledge of consumer rights.
- H8.1.2 Consumers from different location types have different levels of awareness of the sources of CIAS

Shopping patterns related:

- H8.2 Consumers from different location types have different shopping patterns
- H8.2.1 Consumers from different location types have different percentages of their total spending on small local shops.
- H8.2.2 Consumers from different location types have different percentages of their total spending via face-to-face purchase

Delivery preference related:

H8.3 Consumers from different location types have different preferences of methods of delivery of CIAS.

H8.3.1 Consumers from different location types have different preferences of the delivery methods of CIAS.

H8.3.2 Consumers from different location types have different preferences of the sources of CIAS.

H8.4 Compared with consumers from town and city, rural consumers are less likely to use CIAS.

#### 6.8.3.1 Consumer knowledge

The result of the mean scores of knowledge of consumer rights is shown in [chart 65](#).

A one way ANOVA test revealed that there was no significant difference between the mean scores of these three groups ( $p=0.356$ ), thus H8.1.1 is tested to be rejected.

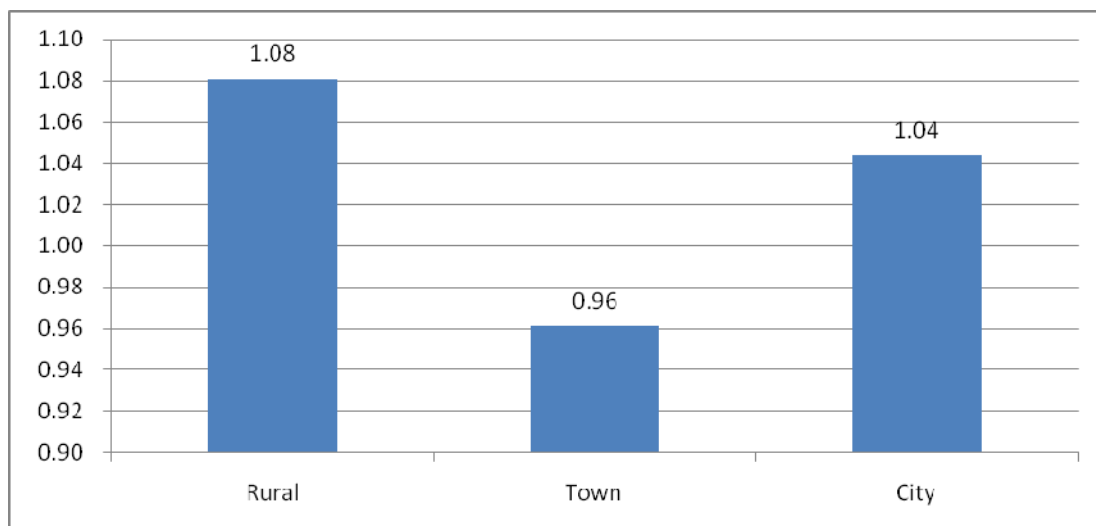


Chart 61 Mean scores of consumer rights (location)

Regarding the awareness of the sources of CIAS, the result is shown in chart 66. A one way ANOVA test revealed that there was significant differences between the awareness levels of three types of locations ( $p=0.000$ ). One further observation from the result was that rural consumers have a higher level of awareness of the CIAS sources compared with town and city consumers ( $p\leq 0.002$ ), this is contradicting to the views of some professionals (section 4.2.3.3).

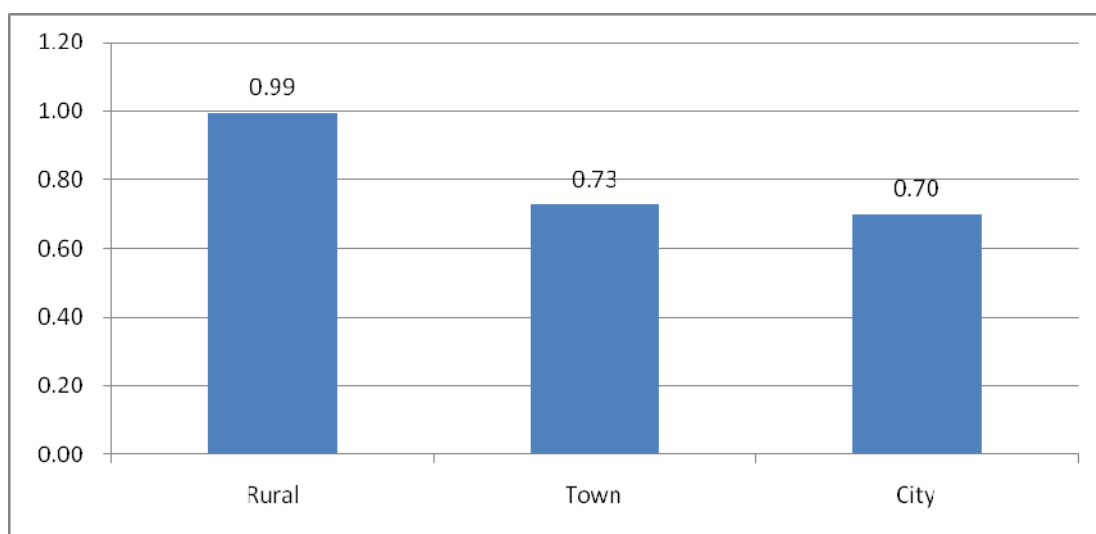


Chart 62 Mean scores of awareness of CIAS sources (location)

### 6.8.3.2 Shopping patterns

For H8.2.1 and H8.2.2, the result is presented in Chart 63. A one way ANOVA test showed that there was no significant difference between the three groups in the two aspects ( $p=0.188$  and  $p=0.625$ ). Thus both hypotheses were tested to be rejected.

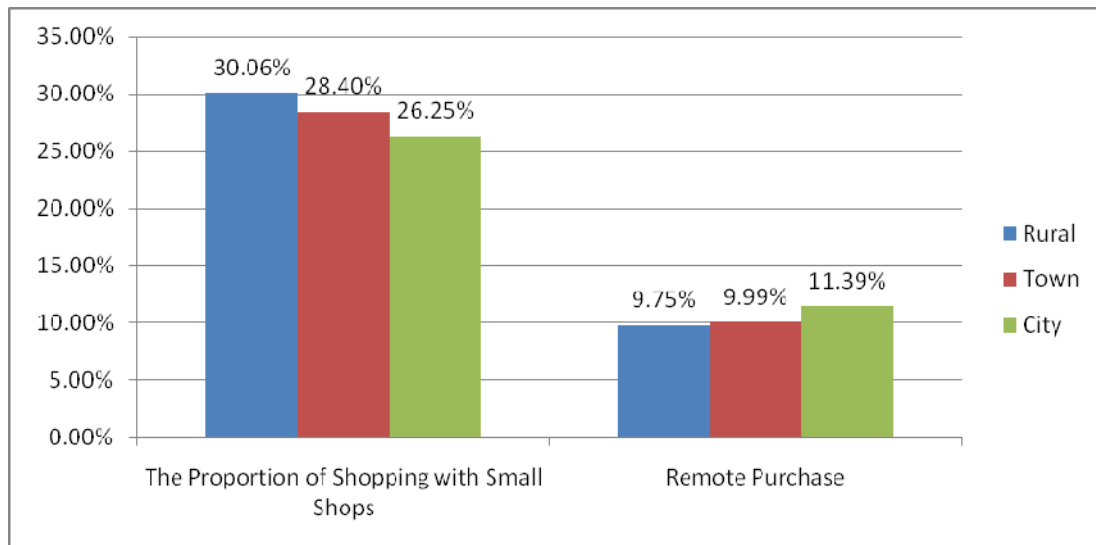


Chart 63 The mean percentages of shopping made with small shops or via remote purchase (location)

### 6.8.3.3 Methods of delivery

For H8.3.1, the descriptive result is shown in Chart 64. A three independent samples Chi-square test revealed that there were no significant differences between the three groups' preferences of different CIAS delivery methods ( $p \geq 0.052$ ). Thus H8.3.1 was rejected.

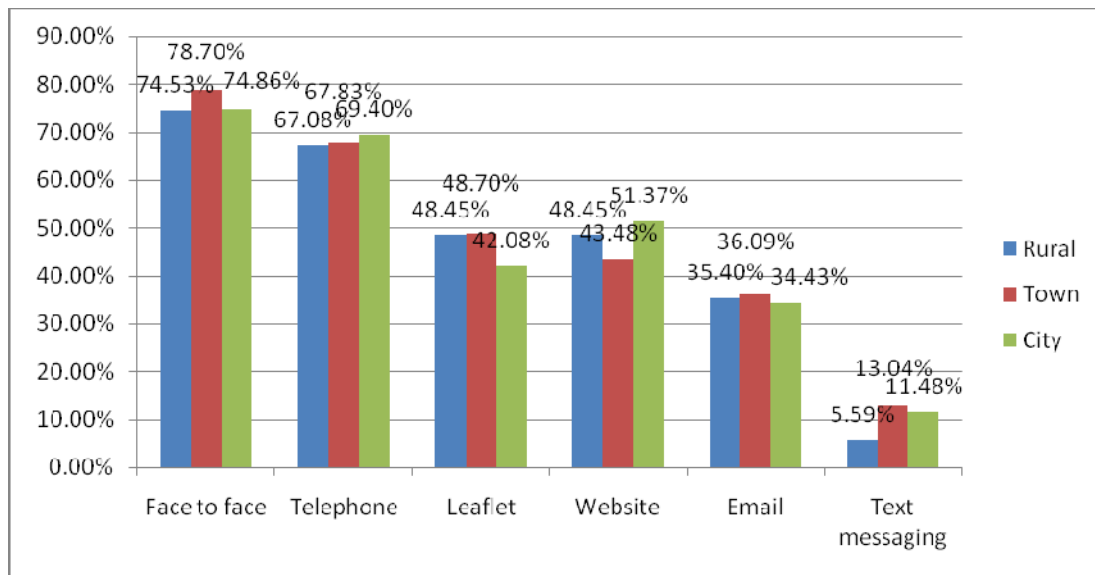


Chart 64 Preference for CIAS delivery method (location)

For H8.3.2, the result is shown in Chart 65. A three independent samples Chi-square test revealed that there were no significant differences between the three groups in terms of preferences of CIAS sources ( $p \geq 0.191$ ) with an exception of local voluntary agencies ( $p=0.007$ ). Thus H8.3.2 was rejected with the exception of local voluntary agencies.

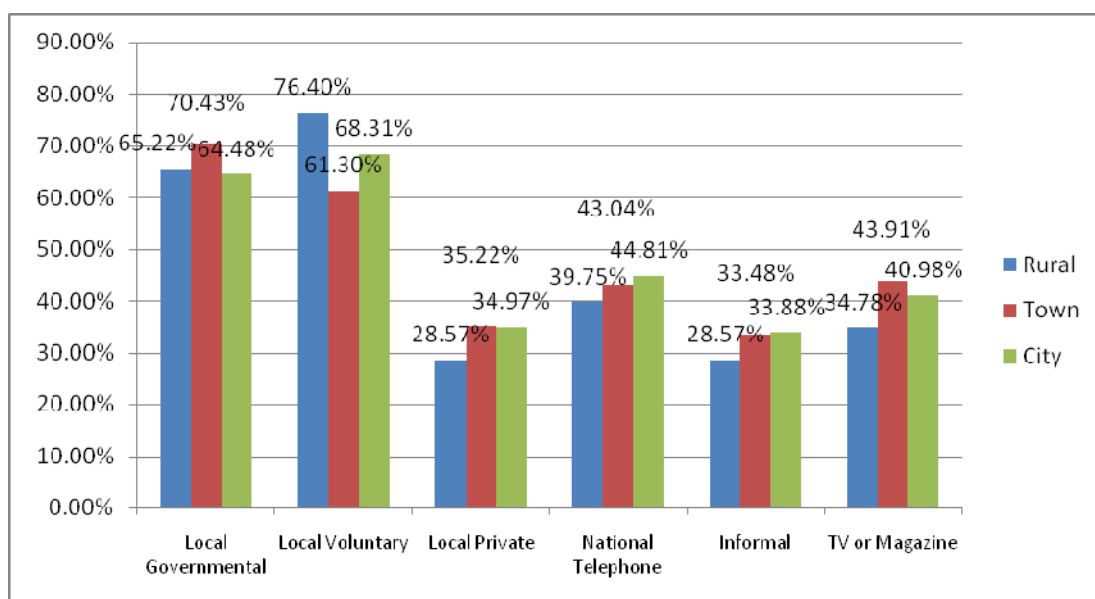


Chart 65 Preferences for CIAS sources

#### 6.8.3.3.1 Local voluntary agencies

Since the local voluntary agencies, mainly CAB, is one of the main sources of CIAS. The preferences of consumers from different location types need to be studied further. Three two independent samples Chi-square tests revealed that rural consumers are more likely to use CIAS from local voluntary agencies compared with consumers from town ( $p=0.001$ ). However, there were no significant differences between consumers from rural and city or city and town ( $p\geq 0.060$ ).

#### 6.8.3.4 Use of CIAS provided by CAB or TSS

It was revealed in the qualitative phase, because of their location, rural consumers are less likely to use the CIAS (section 4.2.3.2). Thus the percentages of consumers from rural, town and city who had used CIAS need to be analysed. The descriptive result is shown in Chart 66. A three independent samples Chi-square test indicates that there were no significant differences between such percentages ( $p=0.183$ ). Therefore H8.4 was rejected.

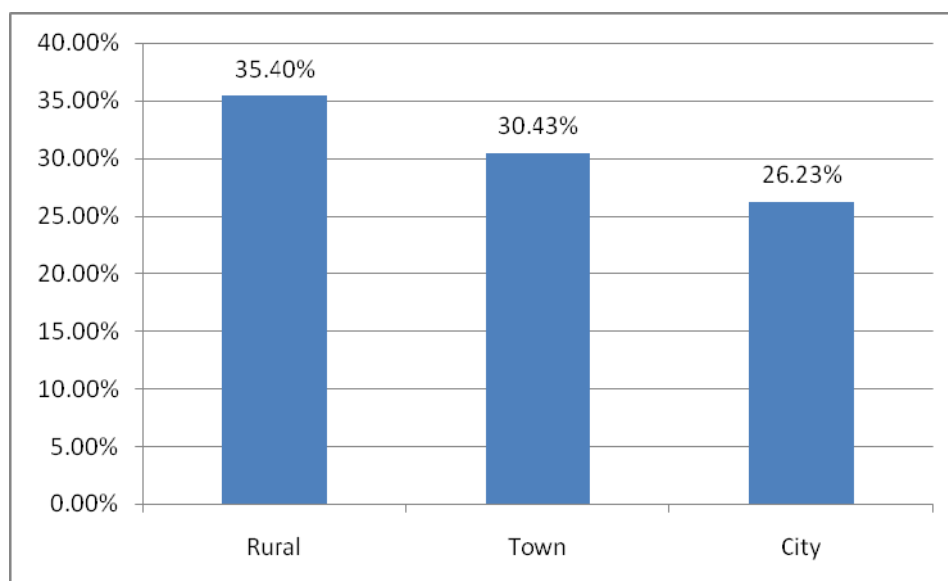


Chart 66 The percentages of respondents who had used the services provided by TSS or CAB  
(location)



#### **6.8.3.5 Summary: consumer location**

It is clear from the statistic analysis that consumers from the three location types do not differ significantly in terms of their levels of knowledge of consumer rights, shopping patterns, preference of CIAS method of delivery and the use of CIAS. However, there are a few differences between rural and the rest consumers including that rural consumers have a higher level of awareness of CIAS sources and more of them preferred to use CIAS provided by local charitable agency. These differences are all in favour to rural consumers, and indicate rural consumers are not disadvantaged by their location. Based on the all the findings, it can be concluded that consumer location is not an effective means of segmentation the local CIAS needs assessment.

### **6.9 Chapter summary**

This initial assessment models include the following components: consumer knowledge, delivery preferences, content preferences, shopping patterns, and three means of segmentation: consumer disadvantage, consumer age and consumer location. Hypotheses 1-8 were generated based on the relevant qualitative findings of these key components. The results of the quantitative testing of the Hypotheses 1 to 8 and their sub-hypotheses concluded that: H1, H2, H3, H4, H5, H6, H7 were retained and H8 was rejected.

### **6.9.1 Consumer knowledge**

Consumer knowledge is an important component of local CIAS needs assessment since the lack of consumer knowledge was one of the reasons why consumers need CIAS. H1 and H2 were proposed and tested:

- H 1        Consumers in Great Britain have a low level of consumer knowledge
- H 2        There is a mismatch between the perceived level of consumer knowledge and the actual level of consumer knowledge.

The positive results of H1 and H2 provide hard evidence showing that consumers in Great Britain lack sufficient consumer knowledge on both elements: the knowledge of consumer rights and the awareness of CIAS sources. More importantly, consumers are overall confident about their knowledge, in other words, they are not fully aware that their lacks of consumer knowledge.

### **6.9.2 Delivery preference**

The initial assessment indicates that CIAS could be delivered using different methods, at different levels, in different location and using different styles. It was found in the qualitative phase that consumers have a variety of preferences over delivery preferences on these four elements, hence H3 was generated.

- H 3        Consumers in Great Britain have different preferences for the delivery of CIAS.

The statistical analysis of H3 and sub-hypotheses confirm that consumers in Great Britain have different preferences for the various CIAS delivery methods, style and levels location. For methods of delivery, face to face and telephone are the two most preferred options. Getting information and then solving the problem by consumers themselves is the most preferred level of CIAS, and in-depth text was found as the most favourite style consumers would like to get from CIAS agencies. Despite the success of Consumer Direct and other national CIAS providers, this research provided hard evidence that local CIAS are still the most preferred choice among the consumers in Great Britain.

### **6.9.3 CIAS content preferences and shopping patterns**

In terms of contents, consumers need CIAS to cover variety of problem areas. CIAS could also be provided as reactive and proactive at different purchase stages. Hence the Hypothesis 4 was formatted as:

H 4        Consumers in Great Britain have different preferences for the content of CIAS.

The positive results of H4 and the sub-hypotheses provide necessary evidence that consumers have different preferences over variety of problem categories. Although proactive was considered as important in the first phase, the majority of consumers in Great Britain do not search proactive CIAS. Only a small minority of the uses of local CIAS agencies access the services for proactive CIAS.

Shopping patterns is another important component of the initial assessment, Information on shopping patterns could provide valuable data to the local CIAS agencies to better understand the needs of their local communities. Shopping patterns consist of three elements of problems experienced, shopping experiences and shopping habits.

H 5        Consumers in Great Britain have different shopping patterns.

It was confirmed that there are significant differences in all three elements. The most common problems experienced in the category of house fitting and appliance. Consumers have different tendency to seek CIAS when facing different categories of problem.

#### **6.9.4    Means of consumer segmentation**

The review of the existing literature and the qualitative phase revealed that it is necessary for local CIAS agencies to have tailor-made CIAS to suit needs of different consumers. The qualitative findings indicate the effective means of segmentation including: consumer disadvantages, consumer age and consumer location. Hence the following hypotheses:

H 6        Disadvantaged consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of the consumers.

H 7        Consumers of different ages have different levels of consumer knowledge, delivery preferences, content preferences and shopping

patterns.

- H 8 Rural consumers have different levels of consumer knowledge, delivery preferences, content preferences and shopping patterns compared with the rest of consumers.

The quantitative analysis provides supporting evidence that consumer advantage and consumer age can be used as means of segmentation. Disadvantage consumers, if using education, income and ethnic origin, have different needs compared with rest of the public. They are also vulnerable since they have lower levels of consumer knowledge. Among the age groups, younger consumers have demonstrated a lower level of consumer knowledge and different preferences for CIAS.

The data on consumer location show a contradicting picture against the views held by some the professionals interviewed in the first phase. Overall, rural consumers are not disadvantaged by their location, and they demonstrate similarities on other aspects of CIAS needs compared with consumers live in urban areas.

Overall, the quantitative data has verified a majority of the views held by professionals. This could indicate that CIAS professionals are well experienced and there is a good match between their experiences and reality. The results and the implications are discussed in next chapter in detail and the initial model is modified based on these results.

## **Chapter 7. Quantitative result discussion and model modification**

### **7.1 Introduction**

The initial CIAS needs assessment model was developed as the result of the qualitative phase. In this chapter, the initial model will be re-examined using the results of the second phase. The initial model consists of two sections, the assessment process and the practical issues of CIAS needs that should be assessed. As discussed in the methodology chapter (section 3.10.1), the focus of the quantitative phase was to test the latter section of the model with the general public in Great Britain. In the quantitative phase, this section were tested in two parts: first, whether it is necessary to include components including consumer knowledge, CIAS preferences and shopping patterns in the assessment model, and second whether it is effective to segment the local communities using means of consumer age, consumer location and consumer disadvantages.

### **7.2 Consumer knowledge**

The element of consumer knowledge of the initial assessment was tested by hypotheses H1.1 and H1.2 in section 6.4. The statistical results provided real evidence supporting that consumer knowledge and its components should remain in the assessment model. The consumer knowledge was presented as two elements: the knowledge on consumer rights and the awareness of the CIAS sources. This initial model also highlights the possible mismatches between local consumers' perception and their actual knowledge.

As shown by the results of testing of H1.1 and H1.2, the general public's levels of consumer knowledge were low in both elements of the knowledge on consumer rights and the awareness of the sources of CIAS. These findings provide further evidence confirming the widely held similar view held by professionals interviewed. On the other hand, the statistical results of H2.1 and H2.2 showed that the majority of local consumers felt confident about both their knowledge on consumer rights and awareness of CIAS sources. These indicated the potential mismatches between consumers' perceptions of their consumer knowledge and their actual levels of consumer knowledge, and H2 was therefore tested to be retained. These mismatches were represented in the initial model. Overall, the component of consumer knowledge and its components should remain the same in assessment model

### **7.3 CIAS preferences**

Local consumers' preferences of CIAS are represented as two components in the initial model, the preferences of CIAS contents and preferences of methods of delivery. The quantitative results showed the local consumers have different preferences of both content and methods of delivery of CIAS.

#### **7.3.1 Delivery preferences**

Four components of delivery preferences were identified by the initial assessment model, CIAS delivery methods, CIAS levels, CIAS styles and local/national CIAS. These were tested using H3.1 to H3.4 in section 6.5. The result of H3.1 showed that the local consumers had different preferences toward different delivery methods. The most popular delivery methods were face-to-face (more than 70%) and telephone

(more than 60%). It is therefore necessary logical to include preferences of CIAS delivery methods when conducting local needs assessment.

The component of the preferences on the location of CIAS was testing by using H3.2. The result of statistical analysis showed that the consumers have different preferences toward different sources of CIAS, including local voluntary CIAS, local governmental CIAS, local private CIAS, and national CIAS via a telephone helpline and TV/Magazine. Hence this component should be explored when conducting local needs assessment. It was also confirmed from the results that the most preferred sources were local voluntary and local governmental CIAS. This finding was consistent with the relevant findings in both literature review and the qualitative phase that the most popular sources of CIAS are CAB and TSS in many local areas. Such findings support the arguments that local CIAS provision is necessary in Great Britain.

The third component of delivery preference is the levels of CIAS which was represented by H3.3. The results showed that different proportions of local communities preferred different levels of CIAS. Thus the component of the initial assessment should remain unchanged. Furthermore, the result of H3.3.1 indicated that the majority of the local consumers preferred the lower level of CIAS which was to get information and solve the problem themselves. The descriptive result of H3.3 also showed smaller but significant portions of the respondents prefer higher levels of CIAS, 33.39% preferred having somebody advising them and a further 8.86% preferred having somebody acting on their behalf to solve the consumer problems if they were experiencing ones.



The last component of delivery preference in the initial model was the CIAS style. The statistical analysis of H3.4 indicated that local consumers had different preferences toward three different styles: in-depth text, picture/cartoon or diagram/flowchart. The data also indicated the majority the local population prefer in-depth text. However, the qualitative data also showed that a very large percentage of the younger consumers prefers CIAS in the style of picture/cartoon.

Overall, the four components of the delivery preference were indicated by the quantitative data to be relevant to the local needs assessment. Local consumers have diverse preferences for CIAS in these four aspects. This was consistent with the qualitative finding in section 4.2.6.6 that it is critical for CIAS agencies to offer a variety of methods of delivery as well as focus on those most popular choices. Based on these reasons, the delivery preference and its components remain unchanged in the final local needs assessment model.

### **7.3.2 Content preferences**

Two components of content preference were identified in the qualitative phase and subsequently included in the initial assessment model, the problem categories, the CIAS at pre and post-purchase stage. The quantitative results showed that this component in the assessment model is necessary and should remain the same.

The first component of content preference is the CIAS covering different problem areas. For this component to remain in the assessment model, the quantitative results should be able to demonstrate that consumers reported different levels of desire for

different problem categories. The positive result of H4.1 indicated consumers do have different needs for CIAS covering different category.

The next component of CIAS covering different purchase stage was regarded as an important practical aspect of local CIAS needs assessment during the first phase. It was reported that the majority of the enquiries made to CIAS agencies were for post-purchase stages, and a small but significant percentage of users were asking for pre-purchase CIAS. It was confirmed by the quantitative data analysis of H4.2 and the sub-hypotheses that local consumers had different preferences toward CIAS covering pre- and post-purchase. The majority of consumers do not search for information or advice before making purchase decisions. The result of H4.2.1 and H4.2.2 provided a detailed picture on consumer reasoning for search proactive CIAS. They are more likely to do so if the purchase is significant or unfamiliar to them.

#### **7.4 Shopping patterns**

The shopping patterns can be assessed via three components: the problems experienced, shopping experiences and shopping habits. The statistical analysis indicated that these three components should remain in the assessment model.

For the component of problems experienced to maintain in the assessment model, the percentages of the local consumers experiencing problem and non-trivial problems need to differ significantly from one area to another. H5.1 and its sub-hypotheses were employed to test this proposition. The analysis indicated that local consumers had experienced different volumes of problems in the seven problem categories raised in the questionnaire. In the five years prior to the research, the most common problem

categories were house fitting and appliance (more than 30%), and more than 20% of the general public had experienced problems in house requirement, personal goods/services and transport (details on these category can be found in Appendix 2). This finding was largely consistent with the qualitative findings that the common complaint categories were building work and second-hand cars. In terms of the levels of non-trivial problems experienced, the result also indicated that the local consumers' experiences varied across the seven categories. Once again, the most reported non-trivial problem category was household fitting and appliance. Overall, it was proved that assessing the problems experienced in different areas is a necessary part of the assessment model. The other two components of shopping experiences and shopping habits were tested in connection with means of segmentation. The results showed that consumer with different ages and disadvantages do have different shopping patterns.

## **7.5 Consumer segmentation**

Three segmentation means were identified in the qualitative phase and subsequently included in the initial assessment model, consumer age, consumer disadvantages and consumer locations. In the quantitative phase, the aim was to test how effective these segmentation means are by gathering data from the general public. In other words, do consumers' needs differ in terms of consumer knowledge, CIAS preferences and shopping patterns between different age groups, disadvantage groups and locations? Furthermore, the effective segmentation methods should be able to identify the vulnerable consumers with a lower level of consumer knowledge thus are more likely to experience consumer detriment. If the differences are significant, then the means can be used to help CIAS agencies to better target their services.

### **7.5.1 Consumer disadvantage**

Consumer disadvantage is an umbrella term, consumers can be disadvantaged by many factors. Due to the scope of the research, three typical factors were employed to study whether disadvantaged consumers showed different characteristics in terms of consumer knowledge, CIAS needs and shopping patterns. The three factors chosen were education, income and ethnic origins.

#### **7.5.1.1 Consumers with low levels of education**

The analysis of H6.1.1 and the sub-hypotheses indicated that, compared with the rest of the general public, this group of consumers had a significantly lower level of consumer knowledge on both consumer rights and awareness of CIAS sources. However, the results of H6.1.2 and H6.1.3 demonstrated that they share a similar level of perceptions of their knowledge levels. This evidence showed that consumers with education of GCSE or lower were different to the general public, but they were more vulnerable by having bigger mismatches between their perceptions and actual knowledge levels.

##### **7.5.1.1.1 Shopping patterns**

The results of H6.1.4-H6.1.7 demonstrated that consumers with a lower level of education had significant different shopping patterns compared with the rest of the general public. This group was less experienced with the typical purchases apart from household durables. A significantly higher proportion of their shopping was made via face-to-face transactions. However, there was no significant difference for this group in terms of shopping with small shops. Overall, it could be concluded that consumers with education of GCSE or lower had different shopping patterns.

#### **7.5.1.1.2 CIAS preferences**

In terms of CIAS preferences, the preferences of the group were studied via different components. For method of delivery methods, there are four aspects. Firstly, In terms of delivery methods, significantly higher percentages of this group were found to prefer methods of face-to-face and telephone. Secondly, this group was found to have significant different preference over CIAS in the styles of picture/cartoon and diagram format. However, no significant difference was found in the preference of the format of in-depth text. Thirdly, In terms of levels of CIAS, significant differences were tested toward the first level, getting information only. There was a lower percentage of this group who preferred this level of CIAS. No significant difference was found in the rest two levels. This was a contradiction to the earlier qualitative findings which indicated that vulnerable consumers tend to prefer higher levels of assistance. Lastly, for the CIAS sources, this group demonstrated a significant different toward local governmental CIAS, no differences were identified in any other CIAS sources. Although with some unexpected results, significant differences were found in each component of the delivery preferences.

The other aspect of CIAS preferences is the content preferences. There are two components: the problem area and CIAS covering pre and post-purchase stages. In terms of problems experiences, significant differences were found in categories of household fitting and professional services. This group of consumers had experienced a similar level of problems in other categories in the five years prior to this research. With regard to the non-trivial problems experienced, no significant difference was identified across the seven problem categories. The next component of CIAS covering

pre- and post-purchase, a significantly lower percentage of consumers preferring pre-purchase CIAS, compared with the rest of the general public.

#### **7.5.1.1.3 Educational disadvantage**

With a few exceptions, consumers with an education level of GCSE or lower were found to have different characteristics in the level of consumer knowledge, CIAS preferences and shopping patterns. In particular, having lower levels of consumer knowledge and wider mismatches between their perceptions and actual knowledge level was demonstrated by the quantitative data. They also showed their different preferences of CIAS in various components. Overall, consumers with a lower level of education were indicated by the data as having different needs for CIAS.

#### **7.5.1.2 Consumers of low level of income and consumers of ethnic minority**

Consumers could be disadvantaged by having low levels of income or being a member of an ethnic minority. Statistical analysis were carried out to compared the consumers with a income level equal or less than £10k per capital per annum and ethnic minority consumers (non-British White). Compared with the educational disadvantage, similar trends could also been observed from the data. The low income group and ethnic minority consumer groups all had a significantly lower level of actual consumer knowledge, and wider mismatch between their perceptions and actual levels of knowledge, compared with the rest of the consumers. With a few exceptions, these two groups had shown some significant differences in their CIAS preferences and shopping patterns. Overall, consumers with low income and ethnic consumers had differences needs for CIAS.

Having compared the three disadvantaged consumers groups with the rest of the general public, it was clear that these groups had demonstrated their significant different characteristics in their consumer knowledge, CIAS preferences and shopping patterns. Their vulnerabilities were also confirmed by the data, thus consumer disadvantage was effective to segment the local consumers, and could provide CIAS agencies a means to better target their services. Therefore, consumer disadvantage should remain in the assessment model.

### **7.5.2 Consumer age**

Consumer age is another important segmentation method. It was identified in both the literature review and the qualitative phase that different age groups tend to have different needs for CIAS. The quantitative results indicated that different age groups were showing differences in their consumer knowledge level, CIAS preferences and shopping patterns.

#### **7.5.2.1 Consumer knowledge**

The statistical analysis of H7.1 and its sub-hypotheses (section 6.8.2.1) confirmed that that middle age consumers had a significantly higher level of consumer knowledge on both rights and the CIAS sources. Compared with this group, young and older groups had lower levels of knowledge, but not significant difference was identified between them. However, different to consumer disadvantage, no significant difference in the gaps of perception and actual knowledge was identified.

#### **7.5.2.2 CIAS preferences**

H7.3 and its sub-hypotheses revealed that three age groups were showing significant differences in their preferences toward the CIAS delivery methods, CIAS levels, CIAS styles and CIAS locations. There were some trends emerging from the data. In terms of delivery methods, younger consumers preferred less face-to-face which was consistent with the qualitative finding. The older group preferred more telephone compared with other two age groups and they were less likely to prefer website to access CIAS. In terms of CIAS location, there were significant differences between percentages of three age groups for local voluntary agencies, national telephone helpline and inform CIAS sources. For the levels of CIAS, younger consumer was most likely to prefer advice and less likely to prefer to get information only. Finally, in terms of CIAS style, it was found that younger consumers were significantly keener on the style of picture and cartoon, compared with the other two age groups. This finding was also consistent with what was identified in the quantitative phase.

#### **7.5.2.3 Content preferences**

The results of H7.6 and H7.7 (see section 6.8.2.7) indicated that younger consumers were less likely to search CIAS at pre-purchase stage, and no significant difference was identified between the middle age and older consumers. In terms of problem area, significant differences were identified in two areas, personal goods/services and broadcasting. Therefore, consumer age groups had significant differences in the two components of content preferences.



#### **7.5.2.4 Shopping patterns**

The testing results of H7.2 and its sub-hypotheses indicated that there were significant differences between proportions of three age groups in their experiences of all types of purchase with one exception, the package holiday. In terms of shopping habits, significant differences were also identified between the age groups, in both where they shopped and how they dealt with their transactions.

According to the data, it can be argued that consumer age is an effective method to segment local consumers. Different age groups had demonstrated their different CIAS preference, knowledge level and shopping patterns. Some of these differences could cause possible disadvantage, other differences were pure about attitudes of how they would like to access CIAS.

#### **7.5.3 Consumer location**

Consumer location was a controversial segmentation means during the qualitative phase. Some professionals believed rural consumers were disadvantaged by their location compared with urban consumers. The quantitative analysis indicated the consumer location was a less effective method to segment local consumers.

##### **7.5.3.1 Consumer knowledge**

The result of H8.1.1 showed that there was no significant difference between the rural, town and city based consumers in their knowledge on consumer rights. In terms of the awareness of CIAS source, rural consumers had a significantly higher level of awareness of CIAS sources. Thus it could be argued that rural consumers were not disadvantaged by their location with regard to consumer knowledge.

#### **7.5.3.2 CIAS preferences**

For the four components of the delivery preferences, some professionals argued that due their location, rural consumers had different preference of method of delivery, especially the delivery methods and the CIAS locations. However, the results of H8.3.1 indicated that no significant difference existed between rural, town and city consumers in terms of their preferences of delivery methods. For the location of CIAS, the result of H8.3.2, no significant difference were identified in terms of preferences of all types of sources with the exceptions of local voluntary agencies. Compared with consumers from town and city, there was a significantly higher percentage of rural consumers preferred local voluntary CIAS agencies.

#### **7.5.3.3 Content preference**

For the problems experienced, significant differences were identified in house fitting and appliance, personal goods/services and leisure, and rural consumers were more likely to experience problems in house fitting and leisure. For the attitude to seek pre-purchase CIAS, significant difference was identified, and rural consumers were more likely to seek CIAS at pre-purchase stage.

#### **7.5.3.4 Shopping patterns**

In terms of shopping habits, once again, no significant difference was identified between the rural, town and city consumers in terms of where they shopped and how they dealt with their purchases. For the shopping experiences, significant differences were identified in household goods, mortgage, building works/home improvements, cars and medical goods/services. However, in all five categories, the data indicated

that rural consumers were more experienced compared with consumers from town or city.

The quantitative data showed that rural consumers were no different to rest of the consumers in some components of the assessment model. Although rural consumers were significant different in consumer knowledge, some components of CIAS preferences and shopping patterns, the majority of the differences were in favour to rural consumers. Thus it could be argued that consumer location is not an effective method to segment local consumers, and rural consumers were not disadvantaged by their location. Thus, consumer location should be removed from the assessment model.

## **7.6 Chapter summary**

The implications of the quantitative findings were discussed in the chapter. According to the results, local consumers as a whole demonstrated significant differences in their levels of consumer knowledge, CIAS preferences and shopping patterns. The methods of consumer disadvantage and consumer age were proven by the data to be effective and consumer location was indicated to be less effective. These results were used to modify the initial assessment model. The component of consumer location was removed from the model. Having been verified and modified, the final local CIAS needs assessment model is presented in Diagram 5.

# The Model of Local Assessment of Needs for Consumer Information and Advice Services in Great Britain

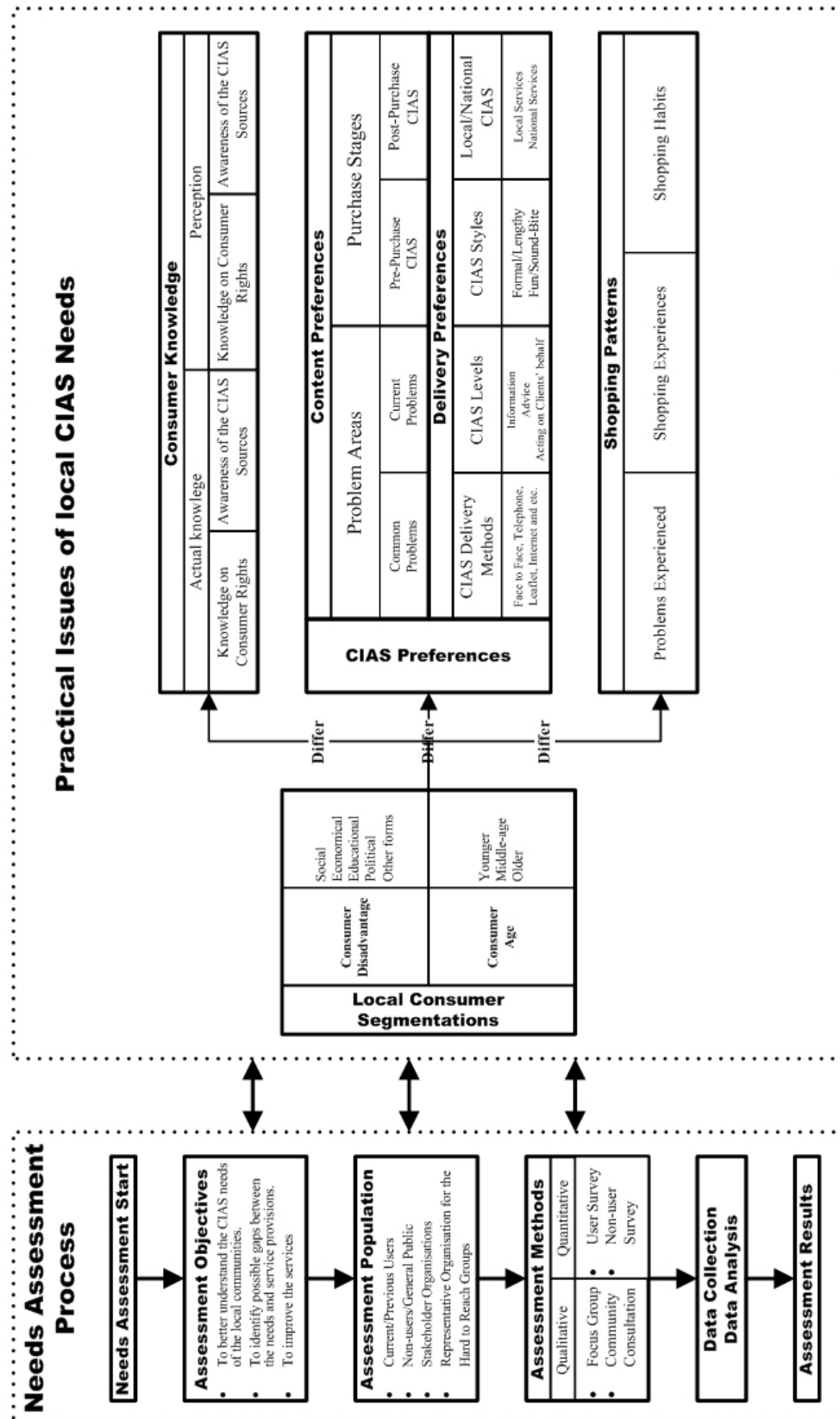


Diagram 5 The final local CIAS needs assessment model

### **7.6.1 The final local needs assessment and its significance.**

The final assessment model consists of two sections, the needs assessment process and the practical issues of local CIAS needs. This model is the first tailor-made scientifically approved in both academia and professional literature to provide practical, step by step, component by component guidance to local CIAS agencies on how local CIAS needs assessment can be effectively conducted. The section on the left hand side, needs assessment process, illustrates the typical step of a local CIAS needs assessment. Local CIAS agencies could follow these steps to conduct their needs assessment.

The key challenges associated with the assessment process are highlighted in the section too. The first challenge is to define the assessment objective, such as to identify any gap between CIAS needs and provision, or to gain better understanding of the local CIAS needs of certain groups of consumers. The assessment objective is important step, since it will impact the options available in the next steps. The next step is to determine the research population. There are many groups of consumers in the local communities. Depend on the objective determined in the first step, different consumer groups could be chosen as the assessment population. For example, if the objective is assess the needs of those ‘hard to reach groups’, then their representative organisations could be chosen as the population for assessment. Other groups such as the users of CIAS, the whole of local population and stakeholder organisation, are other options at this step.

Depending on the assessment objective and population, finding suitable assessment methods is the challenge in the next step. Local agencies could choose qualitative and

quantitative methods or to combine more than one methods. The chosen methods must be suitable for the assessment objective and population. The next steps are the data collection/analysis and generating assessment results.

The section on the left hand side illustrated the key practical issues a local needs assessment should include: consumer knowledge, CIAS preferences, shopping patterns and the means of local consumer segmentation. The inclusion of these issues and their components are based on the primary qualitative and quantitative enquiries carried out in this research. More significantly, the combined research also enables the final assessment model to provide detailed models to illustrate the key components of practical issues.

For the consumer knowledge, the key components include the knowledge on consumer rights, the awareness of CIAS sources, the actual level and consumers' perceived levels of knowledge. This provides a clear guidance to local agencies on what should be assessed to evaluate the level of consumer knowledge of the local communities.

There are two components of CIAS preferences: content preferences and delivery preferences. Although consumers need CIAS, both components have large impact on whether consumers end up with using the CIAS provided by the agencies. For each component, the model includes further elements to guide agencies when assessing the CIAS preferences. Shopping patterns is another practical issue to CIAS needs assessment. Three components, problems experienced, shopping experiences and

shopping habits, are included in the model to help agencies to conduct needs assessments more effectively.

In terms of the means of segmentation, agencies could choose consumer disadvantage or age, both have been proved to be effective, to conduct the needs assessment on specific groups of consumers. Alternatively, needs assessment could be conducted to cover the whole of the local population, and use the means of segmentation to compare and contrast thus to highlight the differences between different groups of consumers.

#### **7.6.2 The interaction between its two sections**

The other important issue to pay attention to is the interaction between the two sections of the model. The interactions are two way as illustrated in the model. Local CIAS agencies could start to develop their assessment plan from both sections.

On the one hand, CIAS agencies could start to develop their assessment strategy from the left section. The decisions taken on the assessment process will have impacts on the practical issues to be included in a local CIAS needs assessment. For example, if the assessment objective is a comprehensive assessment of local needs. Every components of the right section will be included in the assessment. If the research population is set to cover consumers of ethnic minority background, then the consumer age is not longer relevant. On the other hand, CIAS agencies could start from the section on the right to work out which component(s) they would like to focus their assessment on, for example, a comparison assessment of the delivery preference of different age groups. This decision will impact on the certain steps in the

assessment process. In that example, if the level of consumer knowledge is the component agencies want to assess, then the quantitative questionnaire survey on the different age groups would be a suitable ideal solution.

So far the focus of this research has been on fulfilling the aim of this research, the model of local CIAS needs assessment model. However, a rich body of data was collected in the both qualitative and quantitative phases which can be studied to provide more in-depth understanding on CIAS needs. Built upon this assessment model, the next chapter present a discussion on the data and its implication on wider issues.



## **Chapter 8. Improving local CIAS provision**

So far, this thesis has been focusing on the main aim of the research, the development of the assessment model, the purpose of which is to establish how local CIAS needs can be assessed effectively. Further in-depth analysis on the data had been conducted to enrich understanding on local consumers' needs for CIAS. However, the statistical approach used in this chapter is different to those in the previous chapter.

### **8.1 A different statistical approach**

During the second phase, the purpose of statistical analysis was to test hypotheses, thus there were target percentages/figures to be tested against. For example, in the case of H1.1, namely, consumers have a lower level of knowledge, the half way score 1.5 was used. When comparing the consumer knowledge levels of different age groups, testing was done by involving data of each age group.

The majority of the analysis presented in the chapter was conducted to provide further knowledge on the local CIAS needs, thus a hypothesis was not used. Hence there was not a pre-determined figure to test the result against. For example, in the case of how widespread the consumer problems are, the result was that 68.6% of the respondents had experienced consumer problem(s). However, this figure was only descriptive and did not bear any statistical meaning. In order to provide statistically significant findings, a series of one sample binomial tests were conducted using lower percentages starting from 60% against the figure of 68.6%, until  $p > 0.05$  where it is no longer statistically significant. The tests stopped at 66% when p value was over 0.05.

Thus it was concluded that over 65% of the consumers in Great Britain had experienced consumer problems during the five years prior to the research ( $p=0.039$ ). Based on these reasons, many percentages which appeared in this chapter are not round figures, but the last percentages before the probability level was over 0.05.

## **8.2 Consumer need for CIAS**

The first finding showed that consumers in Great Britain need CIAS. Prior to this thesis, many studies concluded that consumer-related problems are a wide spread phenomenon in Great Britain (DTI 1999a) and these led to a high level of consumer detriment (London Economics 1997, OFT 2000, OFT 2008a). The qualitative data reinforced a similar picture since all the interviewees agreed that consumers are in need of CIAS (discussed in section 4.4). The quantitative data (collected by question 4 of the questionnaire) analysis provided further evidence to strengthen this argument.

### **8.2.1 The wide spread of consumer problems in Great Britain**

From the data shown in Chart 67, it can be seen that 68.6% of the respondents had experienced consumer problem(s) in at least one of the eight categories during the five years prior to the research. A binomial test revealed that the percentage is significantly higher than 65% ( $p=0.039$ ). This was another piece of evidence showing consumer problems were very common among the local communities in Great Britain. Almost two in every three consumers had experienced consumer problem(s) during the five years prior to the survey.

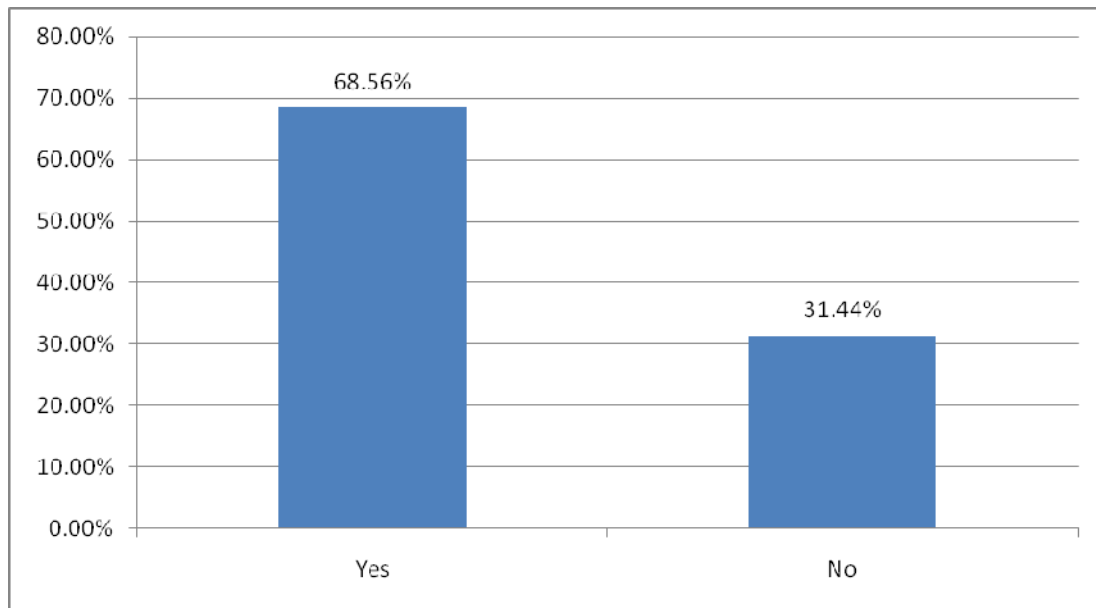


Chart 67 The percentages of respondents who had experienced non-trivial problems in at least one category during the last five years.

### 8.2.2 Consumers are in need of CIAS

For those respondents who had experienced problem(s), a majority (63.91%) of them had experienced non-trivial problems in at least one of categories during the same period (please see Chart 68). A binomial test revealed that the figure is significantly higher than 59% ( $p=0.025$ ). Furthermore, the figure indicated a majority (68.67%) (significantly higher than 64% ( $p=0.028$ )) of them who had tried to seek CIAS to solve their problem. The followings analysis could be drawn from the data. First, consumers in Great Britain are in need of CIAS, since consumer problems, a majority of which were regarded as non-trivial, were widely experienced by the general public. Second, the majority of those who had experienced a problem had tried to seek CIAS to solve it. This could be a very encouraging piece of evidence for local CIAS agencies, since a majority of consumers do try to seek information or advice when they are experiencing problems. Due to the fact that local CIAS are provided by

mainly TSS and CAB, it is then logical to analyse why consumers have or have not used CIAS provided by these two agencies.

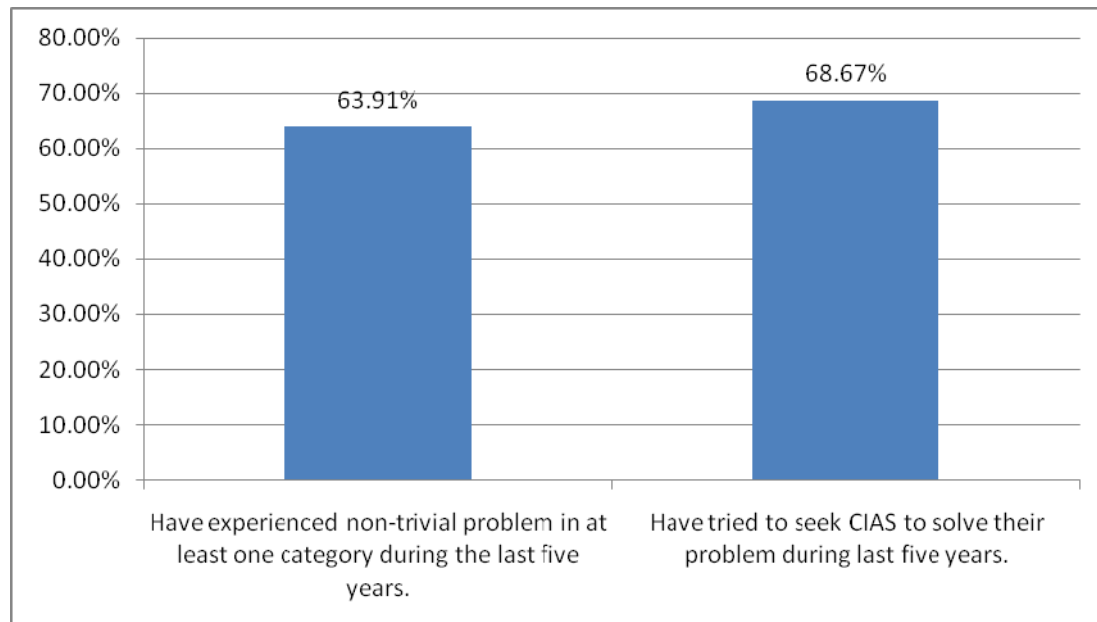


Chart 68 The percentages of respondents who had experineced non-trivial problems and who had tried to seek CIAS during the last five years

### 8.3 TSS and CAB could do more to satisfy local CIAS needs

As revealed in both the literature review and qualitative phase, TSS and CAB are the two main local CIAS providers in many areas in Great Britain, thus it was important to explore the respondents' experiences of using their services. The first aspect of the study was to find out how wide the usages were among the general public. This was done based on four samples: the whole sample, those who had experienced problems, those who had experienced non-trivial problems and those who had tried to seek information and advice. The result is shown in Chart 69. For the whole sample, only 30.57% of the respondents had used CIAS provided by TSS or CAB. If taking those who had experienced a problem as the sample, then the figure only raised slightly to

33.50%. 38.19% of those who had experienced a non-trivial problem had used TS or CAB to solve their problems. Finally, for those who tried to seek CIAS, 40.15% reported to have used the services. All four percentages were tested to significantly lower than 50% ( $p \leq 0.001$ ). Hence, it was clear in all four sampling scenarios, only a minority of local consumers had used the CIAS provided by TS or CAB. Giving the fact that TS and CAB are the main local CIAS providers, it could be argued that there is further scope for improvement for TS or CAB in terms of satisfying local needs for CIAS. An analysis of consumers' reasoning for using the services provided by TS or CAB could explain where the improvement could be made.

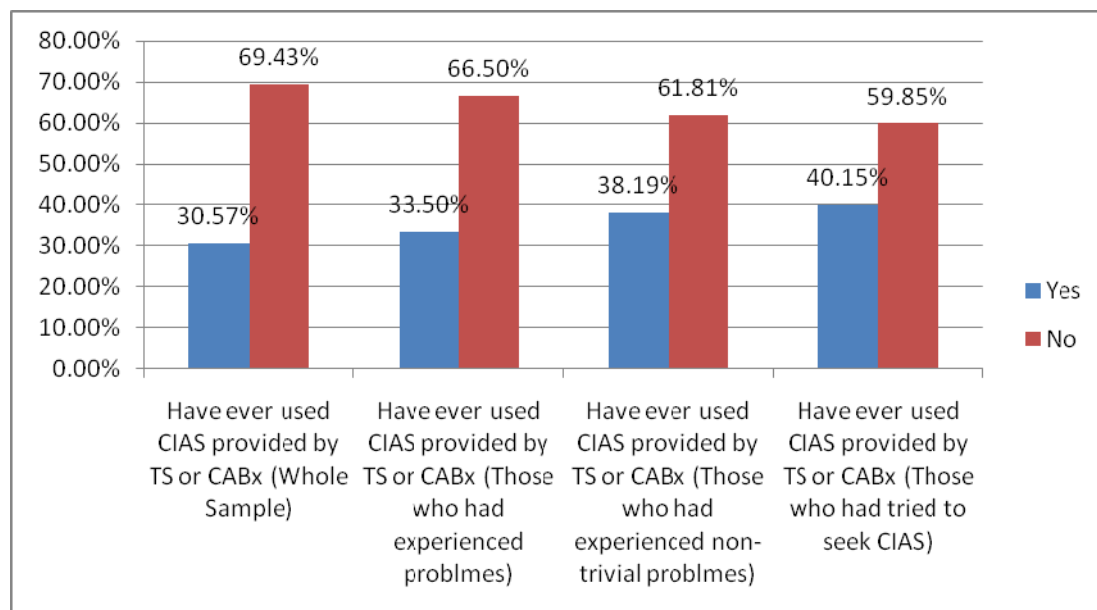


Chart 69 The percentages of respondents who have ever used CIAS provided by TSS or CAB

#### **8.4 Consumers' reasoning for using CIAS provided by CAB or TSS**

Chart 70 presents respondents' (based on the sample of respondents who said they had used the services) reasoning for having used the CIAS provided by TSS or CAB. The analysis started with those who had not used the services. For the non-users, a list of reasons was provided in the questionnaire.

1. I am not aware of the services available for consumers at TSS/CAB.
2. I have never had consumer problems significant enough to make me to do something about them.
3. I don't want to share my private matters with others.
4. I have tried to find them, but I find it difficult to access the services of TSS/CAB.
5. I prefer to get consumer information and advice from somewhere else.
6. Other reason(s), please specify

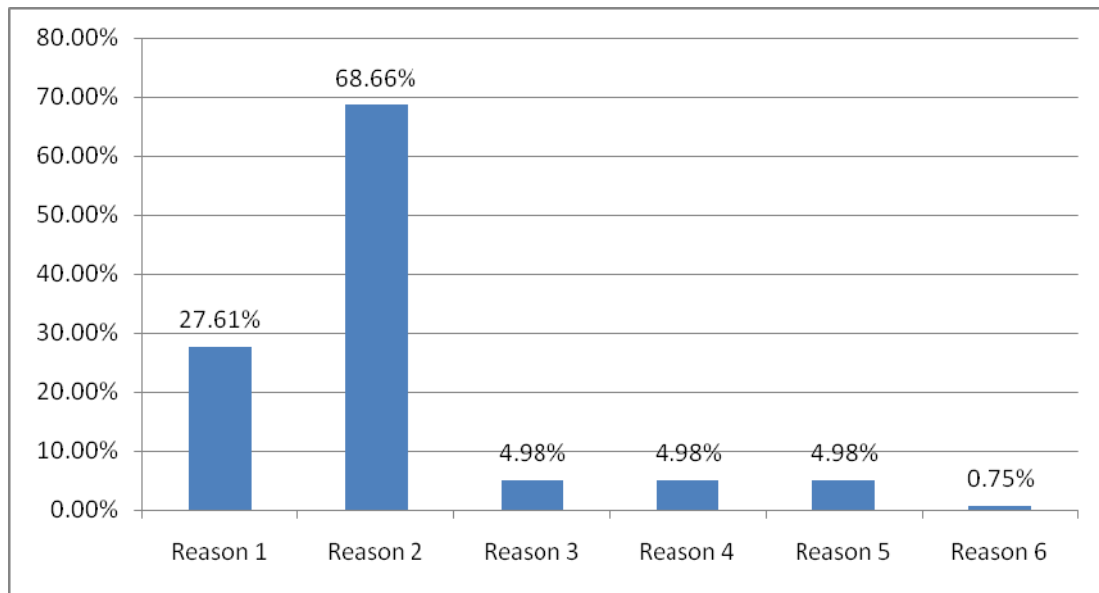


Chart 70 Consumers' reasons for not having used CIAS provide by TS or CAB

From the chart, it is clear that the two main reasons are reason 2 and 1. 68.66% of the respondents reported that they had not had any need for using the services. However, there were still 27.61% (significantly higher 23% ( $p=0.018$ )) of the respondents said they were not aware of the services provided by TSS or CAB. This is where these two local agencies could make improvements.

For the respondent who had used the services, the following five options were available for them to choose:

1. I had a problem and I needed information and advice to solve the problem.
2. I had a problem and I needed to get assurance from the agency to enable me to deal with the problem more confidently.
3. I wanted some pre shopping information and advice to avoid any potential problem.
4. I wanted some pre shopping information and advice to get a good deal.

5. Other reason(s).

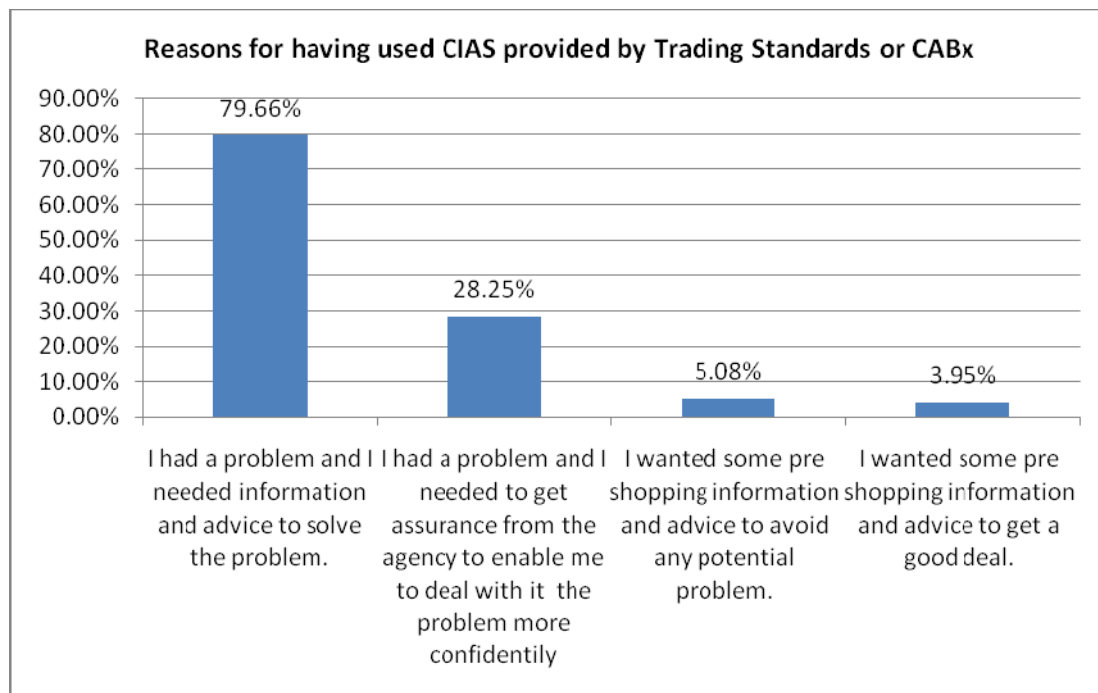


Chart 71 Consumers' reasons for using CIAS provide by TS or CAB

Overwhelmingly (79.66%), consumers who had used the services cite their reason as needing to get information and advice to solve their problems (see Chart 71). Getting assurance was the second popular reason, however with a much lower percentage. Very small percentages (5.08% and 3.95%) of respondents who had used the services said they wanted to get pro-active CIAS from TSS or CAB to either avoid any potential problem or to get a good deal. This is consistent with relevant finding in the qualitative phase. Altogether, it could be concluded from the data that while there is a small portion of the local consumers who prefer to get proactive CIAS to cover pre-and during purchase, the majority of the users of their services prefer to obtain CIAS on how to solve their problem. Therefore, this could indicate that TSS or CAB perhaps should concentrate their services to provide post-purchase CIAS and assurance to their users. This finding is also consistent with the qualitative findings.



However, the low usage of their services may also indicate these two agencies need to do more to promote their proactive CIAS. Then the next question to answer is what problem categories consumers are most likely to need CIAS.

### 8.5 The common non-trivial problems experienced by local consumers

The review suggested that consumers are more likely to seek CIAS if they are experiencing non-trivial problems. Thus it is necessary to find out which of the problem categories consumers are most likely to experience non trivial problems. A summary of the data is shown in Chart 72. It is clear from the chart that in the main seven problem categories, high percentages of respondents reported to have experienced non-trivial problems. The highest three categories are professional and financial services, broadcasting and house fitting and appliance. It could be the case that Local CIAS agencies including TSS and CAB provide CIAS as wide-ranging as possible.

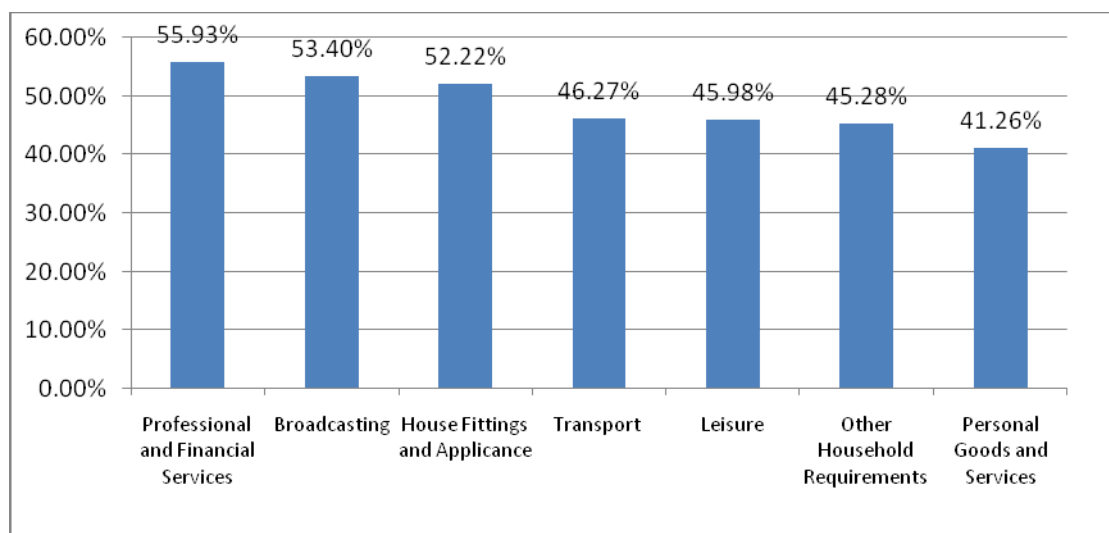


Chart 72 The percentages of respondents who had experienced non-trivial problems in each category

## **8.6 Chapter summary**

This chapter presents further in-depth analysis of both qualitative data and their implications. There is a strong emphasis of UK consumer policy that CIAS is an important element of consumer empowerment. The further analysis of the data provides strong evidence indicating that consumer problems remain widespread in Great Britain. More than 65% of the consumers in Great Britain had experienced consumer problems during the five years prior the research. Among them, more than 59% of consumers had experienced non-trivial problems. These two pieces of data strongly indicate that consumers are facing a high level of detriment. More importantly, the majority of consumers (more than 64%) had tried to seek CIAS to solve their problems. Hence consumers not only need but also seek CIAS.

TSS and CAB are the main providers of local level CIAS. However, the analysis indicates that more needs to be done to improve the CIAS provided by these two agencies. First, the quantitative findings in section 6.5.2 proved that local CIAS provision is the most preferred sources of CIAS. Second, although consumers need and demand CIAS, only a minority of them had sought information and advice provided by these two agencies. Therefore, there are certain unmet needs which local CIAS agencies could and should do more to satisfy.

The further analysis also revealed the lack of awareness among consumers about the CIAS provided by TSS and CAB. This is consistent with the qualitative findings discussed in section 4.5.1. These two agencies, particularly TSS could experiment more measures to improve the awareness thus encourage more consumers to access their services. The further analysis also revealed that consumers mainly used TSS and

CAB for reactive CIAS, and the most common areas, where consumers experience non-trivial problems, are professional/financial services; broadcasting and house fitting; and appliance. Thus more reactive local CIAS could be made available to better assist many local communities in Great Britain.

## **Chapter 9. Conclusion and future research**

### **9.1 Introduction**

The main aim of this research was to develop a scientific CIAS needs assessment model to assist local CIAS agencies to improve their services.

This aim was to be achieved by:

1. Identification of the broad scope of the research. The purpose of the assessment model should be assisting local CIAS agencies to deliver the services by gathering evidence to improve practical understanding of local CIAS needs. Hence the research was focused on the practical issues of local CIAS needs and needs assessment.
2. Key relevant issues to CIAS needs assessment were identified and verified in this research, the process of which involved the literature review, the qualitative phase and the quantitative phase. Data gathered from two research populations, the professionals and the general public, were collected and analysed. As a result, the CIAS professionals' views and understanding on CIAS needs and needs assessment were explored and analysed to develop an initial assessment model. A part of the initial model, the practical issues of CIAS needs, was verified by the data collected from the general public, who are the recipients of CIAS.

3. A final local CIAS needs assessment model highlights detailed components of each of the key issues to CIAS needs assessment, the levels of consumer knowledge, content preferences, delivery preference and consumers' shopping patterns.
4. Three commonly used means of consumer segmentation were identified and tested in the two phases. The results showed that consumer disadvantage and age are effective means of segmentation. Consumer location was found to be less effective, hence it was not included in the final assessment model.
5. Based on the literature review and qualitative analysis, the model also highlights the key stages of CIAS needs assessment and issues to be considered at each stage. The process of the local needs assessment should reflect the key practical components of CIAS needs.
6. A further analysis provided evidence to strengthen the case for local CIAS provision. It also offered some insights to main local CIAS agencies on the current situation and indicated possible areas where their services could be improved.

By providing a scientific assessment model, these outcomes could enable local CIAS agencies to gather accurate evidence to be used in planning and delivery of their services. Previously, the quality of local CIAS agencies decision making processes could have been hindered by lacking a tailor-made assessment model specifically designed for assessing local CIAS needs. Having achieved the research aim and

objectives, this research has filled a gap in the literature and contributed to the knowledge of academics and professionals on the assessment of local CIAS needs.

## **9.2 CIAS provision in Great Britain**

Consumers are the driving force in the UK's economy. Empowered consumers drive the economy to be more competitive by demanding better goods or services. However, UK consumers are facing a significant amount of detriment by getting poor deals. Consistent with previous studies and government reports, this research revealed that consumer problems are wide spread in Great Britain, and the general public are in need of CIAS.

CIAS is one element of the consumer empowerment landscape, which is a high priority in UK and EU agendas. Other elements of the UK consumer landscape include consumer protection, consumer representation and consumer education. Working hand in hand with the other elements, the provision of CIAS can increase consumer confidence and help consumers to avoid or minimise potential detriment from unsatisfactory goods and services.

CIAS is mainly provided by publicly funded agencies. Broadly, CIAS is provided mainly at two levels in the UK, national and local levels. Both levels play important roles in terms of satisfying the needs for CIAS. At local level, TSS and CAB are two main providers. In 1999, the UK government launched the CSN initiative aimed at joining up local CIAS providers to improve the provision of information and advice services. 189 CSNs were established in England, Scotland and Wales by 2006 when the initiative was finished. Each CSN was required to conduct a local CIAS needs

assessment as a part of their setting up process. It was discovered that there was not any scientific assessment model which could be used by the local agencies. This was the main reason that triggered this research.

### **9.3 CIAS needs: a type of needs for public services**

Due to the funding nature of the CIAS in the UK, CIAS is defined as a type of public service in this thesis. A literature review of the need for public services revealed that the concept of needs for public services is controversial and complex. The assessment of needs for public services is also controversial since the underpinning principles involve debates on how best public affair can be governed. Apart from the theoretical aspects of CIAS needs and needs assessment, there are also practical aspects concerning CIAS needs and needs assessment.

### **9.4 The scope of the research and methodology**

Due to the aim and objectives of the research, the scope of the study was focused on the practical aspects of CIAS needs and needs assessment. Based on the existing literature and two previous studies, relevant issues to the practical aspect of CIAS needs and assessment were identified. These issues formed the basis for the research which was carried out in a two-phase process involving a combined methodology. Due to the closeness of the CIAS professionals to the work of consumer information and advice, they were chosen as the research population for the first qualitative phase. The views and understanding of CIAS professionals were explored by semi-structured interviews. An initial needs assessment model was produced based on the results of the qualitative phase. The section of the practical issues of CIAS in the initial

assessment model was tested against the data collected from the general public by an on-street questionnaire survey in the second quantitative phase. By having this two-phase process, a between methods triangulation was achieved by verifying the views/understanding of the professionals, the delivery end of the CIAS, against the general public, who are the recipients of CIAS.

## **9.5 Contribution to the academic and professional knowledge**

The main outcome of this research is the assessment model of local needs for CIAS. This tailor-made assessment model makes a contribution to the existing academic and professional knowledge on local CIAS needs and needs assessment by highlighting the key components of CIAS needs, and key practical issues to consider when conducting local CIAS needs assessment and effective consumer segmentation methods. Overall, this model could provide guidance to local CIAS agencies on what aspects of needs should be assessed, and how CIAS needs should be assessed. The model also provides a breakdown of structure of CIAS needs that could broaden academic understanding on CIAS needs and provide direction for future research on the topic.

### **9.5.1 The practical issues of local CIAS needs**

The research revealed practical aspects of CIAS needs. CIAS preferences should be at the centre of the needs assessment. There are two categories of preferences, the content preferences and delivery preferences. Content preferences consist of two components, the problem areas and purchase stage. Consumers need CIAS covering different problem categories. Some categories tend to be popular all the time, while



others are only relevant at the time of assessment. Consumers also have different preferences on CIAS covering various purchase stages. Some may prefer to get proactive CIAS at pre or during purchase stage whereas the majority of consumers only prefer to get post-purchase CIAS to help them to address their problems.

The delivery preferences were revealed as another part of CIAS needs. Four components were identified within the delivery preference. They are preferences on CIAS delivery methods, CIAS levels, CIAS styles and local/national CIAS. Consumers prefer to access CIAS delivered to their own needs. Prior to the research, the assessment of preferences tended to focus on the delivery methods. The typical methods include face-to-face, telephone, leaflet and etc. However, the research revealed that this is only one of the elements of CIAS delivery, although it is an important one. Other elements include: first, the level of CIAS ranging from straight forward information, to acting on clients' behalf; Second, CIAS can be designed in various styles including formal/lengthy to fun/sound-bite to suit different tastes consumers may have; and lastly, the location of the CIAS is also important. Some consumers are happy to access national/distance CIAS, while others may prefer to go to local agencies to obtain CIAS. While assessing delivery preferences of the local consumers should be a focus of any needs assessment, it was revealed that it is also critical for local agencies to offer CIAS by a variety of methods of delivery to suit the local community.

The level of consumer knowledge was revealed as important to be a part of local CIAS needs assessment. Prior to the study, consumer knowledge was mainly treated as the knowledge on consumer rights. This research identified another component of

consumer knowledge, the awareness of CIAS sources. It was also revealed that the awareness of CIAS sources could be more relevant to needs assessment since it could have direct impact on whether consumers seek CIAS. The potential discrepancies between consumers' perceived level of consumer knowledge and their actual level of knowledge should also be a focus of any needs assessment.

The shopping patterns of the local community should be assessed too. Three components were identified, problems experienced, shopping experiences and shopping habits. These three components either reflect the level of previous detriment or future detriment of the local communities.

### **9.5.2 Consumer segmentation**

Finding effective segmentation methods was another objective of this research. The literature review identified that consumer disadvantages, age and location were widely accepted as effective in segmenting local consumers. The effectiveness of the first two, consumer disadvantages and age, was confirmed by the data of both qualitative and quantitative phases of this research. However, while the qualitative data revealed a mixed view on consumer location among CIAS professionals, it was clear from the quantitative data that consumer location is a less effective means of consumer segmentation, thus it was not included in the assessment model. However, due to the limitation of the sample technique used in the research, its effectiveness remains untested for those remote rural areas in Great Britain. This could be a direction for future research.

### **9.5.3 Needs assessment process**

A needs assessment process was produced based on both the qualitative results and literature. Key issues of each step of the process were highlighted in the model. On the choice of assessment population, attention should be paid to both users and non-users of the CIAS services, especially the hard-to-reach groups for whom the representative organisation could be used as an alternative way to conduct assessment. For the assessment methods, the research revealed the common ones are questionnaire survey, focus group and community consultation.

Overall, a scientific local CIAS needs assessment model was developed using a two-phase research process involving a combined methodology. Concrete data was collected and rigid analysis was applied to provide solid ground to the new assessment model. This is the first tailor-made model that could fill the gap in academic and professional knowledge concerning the assessment of need for local CIAS provision in Great Britain. The model has been developed to inform practice in local CIAS agencies and to influence government and other policy makers. This study also indicated some areas of future research.

## **9.6 The evaluation of the final assessment model**

Based on the combined research methodology adopted in this research, the final local CIAS assessment model has been partly (the section on the right hand side) verified by the second quantitative phase. However, further evaluation could strengthen the scientific attribute of the final local CIAS needs assessment model.

One possible method of evaluation is to involve the local CIAS agencies. The local agencies could be asked to apply the assessment model to conduct their local needs assessment. Their experiences and feedback on the model can be collected and analysed to evaluate the assessment model.

The other possible evaluation method is to ask the CSN coordinators who participated in the research to comment on the assessment model. They are in a suitable position to provide valuable comments which can be used to evaluate the final assessment model.

### **9.7 The potential applications the local CIAS assessment model**

As discussed in the literature review (section 2.6.3 and 2.6.7), needs assessment could achieve the following purposes: to gather evidence to improve the existing services or to design new services; to attract funding; to support new policy development and to identify the more needy customers thus to prioritise certain services.

The more detailed application is discussed in section 7.6.1 and 7.6.2. However, it is necessary to restate that the local CIAS assessment model could assist the local agencies to achieve these purposes by conducting the assessment more effectively and systematically. The model provides assistance to local agencies by helping them to think about how best a needs assessment should be conducted and what elements should be covered by the assessment. The model illustrates the key steps of a local needs assessment and challenges associated with each step to guide agencies to solve the ‘how’ questions. The model also highlights the practical issues and their detailed components to provide answers to the ‘what’ questions.

## **9.8 Future research to develop and refine the local CIAS needs assessment model**

Although consumer location was rejected as an effective consumer segmentation method, more research is needed to study whether location is of greater importance for local communities living in very remote areas of Great Britain, such as the Western Isles of Scotland and rural regions in Wales. There is a possibility that the model could support consumer location as a means of consumer segmentation, if it is found to be effective for these rural communities.

Certain practical issues of CIAS needs could be developed further. Future research could be carried out to develop a suitable, up to date approach, to test the levels of consumer knowledge. Consumers' actual level of consumer knowledge, especially their knowledge on consumer rights, is a critical element of the needs assessment. Having a sufficient knowledge level could help consumers to realise the problems they have, to solve the problems they have, and to avoid future problems. Due to the limited scope of this research, a set of three questions was adopted to test the respondents' levels of consumer knowledge on rights. Although the set of three questions was sufficient to test the relevant hypotheses, due to the importance of consumer knowledge, further research is needed to develop a suitable approach to test the general public's knowledge on consumer rights. Such an approach should be comprehensive, up to date and easy to use.

A test kit for the awareness of CIAS sources could also be a direction for future research to develop the model further. Awareness of CIAS sources is a critical part of consumer knowledge. It was agreed by some of the professionals that the awareness

could even be more important than the knowledge on consumer rights. Although local CIAS are mainly provided by CAB and TSS in many parts of the country, CIAS is also provided by national agencies as well as other sources, such as TV and magazines. Increasingly, consumers have access to CIAS via internet. The internet has brought a new dynamic to the provision of CIAS, apart from the fact that many CIAS agencies have their website, there are many other CIAS sources on the internet which are solely based on internet, some are managed by the consumers, such as a forum. Due to the scope of this research, there is a need for further research to develop a suitable and effective testing method on the general public's awareness of the CIAS sources.

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## **Appendices**

### **Appendix 1. List of Abbreviations**

BERR	The Department for Business, Enterprise & Regulatory Reform
BIS	The Department for Business, Innovation and Skills
CAB	Citizens Advice Bureaux
CIAS	Consumer information and advice services
CSN	Consumer Support Network
Defra	The Department for Environment, Food and Rural Affairs
DTI	The Department of Trade and Industry
EC	European Commission
FOS	Financial Ombudsman Service
LACORS	The Local Authorities Coordinators of Regulatory Services
NCC	National Consumer Council
OECD	Organisation for Economic Co-operation and Development
Ofcom	The Office of Communication
Ofgem	The Office of the Gas and Electricity Markets
Ofsted	The Office for Standards in Education
OFT	The Office of Fair Trading
Ofwat	The Water Services Regulation Authority
Postcomm	The Postal Services Commission
TSS	Trading Standards Services
UK	United Kingdom

## **Appendix 2. Consumer Direct classification system**

### **1. House fittings and appliances**

- House Construction
- Home maintenance and Improvements
- Glazing Products and Installations
- Furniture
- Floor Coverings
- Textiles and Soft Furnishings
- Audio-visual
- Personal Computers, accessories, software and services
- Large Domestic Appliances
- Small Domestic Appliances
- Repairs to Domestic Appliances

### **2. Other household requirements**

- Food and Drink
- Domestic Fuel
- Water
- Postal Services
- Laundry and Dry Cleaning
- DIY Materials
- Telecommunications
- Hardware, cleaning and other household goods and services
- Gardening products and services

### **3. Personal goods and services**

- Clothing and clothing fabric
- Disability Aids
- Medical goods and services
- Toiletries, perfumes, beauty treatments and hairdressing
- Jewellery, silverware, clocks and watches
- Tobacco and related products
- Footwear
- Nursery Goods and Services
- Home-working schemes and gifting schemes
- Other Personal Goods and Services

### **4. Broadcasting**

- Content of broadcasts
- Reception of Broadcasts

- Other

## **5. Professional and financial services**

- Personal banking
- Hire and Unsecured Credit
- Ancillary Credit Business
- Insurance
- Mortgages and secured credit
- Pensions
- Estate Agents and House Purchase services
- Letting and Property management services
- Professional Services

## **6. Transport**


- New Cars
- Second Hand Cars
- Car repairs and servicing
- Other Motor vehicle purchases
- Other Motor vehicle repairs and servicing
- Spares and Accessories
- Bicycles and repairs
- Petrol and Oil
- Transport
- Freight
- Boats, Caravans, trailers
- Other Motoring Costs

## **7. Leisure**

- Holiday caravan renting, caravan/camping sites and boats
- Time Share
- Holidays
- Entertainment, catering and accommodation
- Internet facilities
- Books, newspapers and magazines
- Sports and hobby equipment and services
- Toys, Games
- CDs, Games video tapes, video games software, computer(non-operating system) software, DVDs
- Pets and veterinarian products/services
- Betting, competitions, prize draws and business guides
- Photography
- Other recreational goods and services including age restricted items

### Appendix 3. Email survey questionnaire pilot version

1. Why do consumers need information and advice services?
2. In terms of assessing consumers needs for information and advice services, how relevant do you think the following issues are to the needs assessment (please choose a number between 1-10 after each issue to indicate its relevance, with 1 being irrelevant and 10 being relevant).

Irrelevant 1  10 Relevant

Consumer age group \_\_\_\_\_

Consumer location \_\_\_\_\_

Disadvantaged consumer group  
(e.g. low income) \_\_\_\_\_

Enquiry volume of different problem areas  
(e.g. faulty goods, unsatisfactory services etc.) \_\_\_\_\_

Information and advice covering different purchase stages  
(pre-purchase, purchase and post purchase) \_\_\_\_\_

Delivery method of consumer information and advice  
(fact to face, telephone etc.) \_\_\_\_\_

3. Could you list any other issues which you consider to be important to the needs assessment?
4. How do consumers recognize their needs for information/advice?
5. Why do they choose a particular agency?
6. Do consumers really understand their needs for information and advice services?
7. How does you organisation assess consumer needs for the services?
8. Consumer needs could be viewed as the number of occurrences of consumer problems faced by the general public with the potential of seeking information and advice. From this point of view, there are three levels of needs, the potential level,



demand-based level and actual usage. Their possible relationships are illustrated in figure 1.

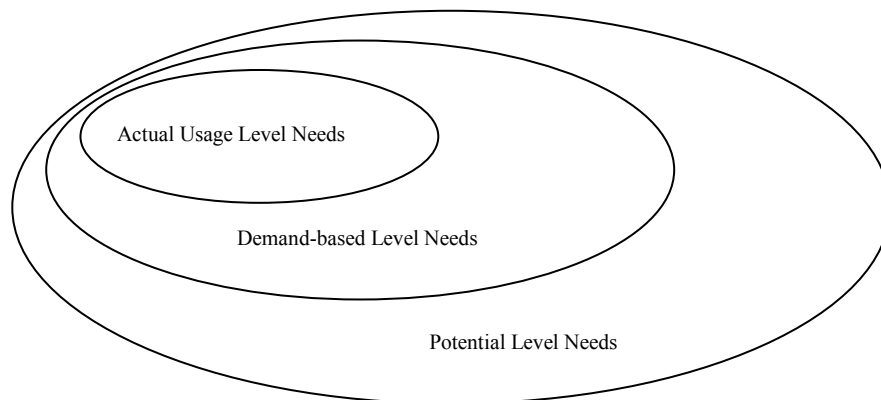


Figure 1

Potential need refers to all the events in which individuals experience the circumstances that involve the potential for consumer information and advice. Demand-based need refers to the occasions when people would like to obtain consumer-related information and advice but are unsure where to access it. Actual usage refers to the events when people obtain information and advice successfully. In your practical experience, how relevant do you think these three levels are to the needs assessment and why?

9. Do you have any other comment on needs assessment for consumer information and advice services

10. Could you tell us a little about yourself and the organisation you work for please?  
This will help us analyse the result. Once again, all information you have provided will remain confidential.

Your position:

How long have you been working in the consumer-related field:

Name of your organization:

Location:

Post code:

Number of employees:

Number of volunteers:

11. We might want to call you or send you further questions if any interesting theme emerge from your answers, would you be happy to be contacted.

Yes ☐

No ☐

Telephone

THANK YOU VERY MUCH FOR ANSWERING THESE QUESTIONS. YOUR EXPERIENCE IS VERY IMPORTANT TO THIS STUDY.

#### **Appendix 4. Email survey questionnaire final version**

Email Survey Questionnaire final version and cover letter

Dear sir/madam,

I am writing to invite you to participate in our research project. I am a PhD researcher at Queen Margaret University College in Edinburgh. I and my supervisors Carol Brennan, Alison Galloway and Dr George Wilson are conducting a University College funded research project on *Needs assessment for consumer information and advice services (CIAS) in Great Britain*. Previously, I have sent out a newsletter to explain our research, and I am now sending you this question set as an attachment.

The objectives of our project are firstly to explore and evaluate various approaches to the assessment of need for consumer information and advice services (CIAS) and views of the professionals working in this field. Secondly, we are planning to develop a new needs assessment model for CIAS at local level. The proposed outcomes may enable CSNs and other CIAS agencies to achieve a better understanding of the needs of local consumers and assist agencies to plan the provision of effective services

The research will take place in the form of email exchange. Please give your opinions for each question (please see the attachment) and send your responses back to me. All responses will be analysed and if there are any interesting themes emerging, we might want to call you or send further questions to you if you would be happy to be consulted further.

In order to achieve a fuller understanding of the topic, it will be highly appreciated if you can comment on each question. I would like to gather your opinions based on your practical experiences of consumer related information and advice.

Please be assured that all information will remain confidential.

I appreciate your assistance and hope to receive your response in the near future.

Best regards,

Fang Wang

PhD Researcher

+44 (0) 131 317 3538

fwang@qmuc.ac.uk

School of Business and Enterprise

Queen Margaret University College

Clerwood Terrace

Edinburgh EH12 8TS

1. In terms of assessing consumers needs for information and advice services, how relevant do you think the following issues are to the needs assessment (please choose a number between 1-10 after each issue to indicate its relevance, with 1 being irrelevant and 10 being relevant).

Irrelevant 1 \_\_\_\_\_ 10 Relevant

Consumer age group \_\_\_\_\_  
 Consumer location \_\_\_\_\_  
 Disadvantaged consumer group \_\_\_\_\_  
 (e.g. low-income consumers)  
 Enquiry volume of different problem areas \_\_\_\_\_  
 (e.g. Household goods, Financial Services etc.)  
 Information and advice covering different purchase stages \_\_\_\_\_  
 (pre-purchase, purchase and post-purchase)  
 Delivery method of consumer information and advice \_\_\_\_\_  
 (fact to face, telephone and etc.)  
 Existing knowledge of consumer issues \_\_\_\_\_  
 Any comment? \_\_\_\_\_

2. Why do the general public need consumer-related information and advice services? (use numbers 1-3 to identify the three most relevant answers with 1 being the most important )

They feel their own knowledge is not sufficient. \_\_\_\_\_  
 They are aware of the provision of such services. \_\_\_\_\_  
 The value of the product or service involved is not trivial. \_\_\_\_\_  
 The delivery method of consumer advice and service is suitable. \_\_\_\_\_  
 The service is free. \_\_\_\_\_  
 They have been recommended by a friend or family member. \_\_\_\_\_  
 Other reason (please state) \_\_\_\_\_  
 Any comment: \_\_\_\_\_

3. Why do consumers choose a particular information and advice agency? (use number 1-3 to identify the three most relevant answers with 1 being the most important ).

Location \_\_\_\_\_  
 Special expertise \_\_\_\_\_  
 Accessibility (opening hours) \_\_\_\_\_  
 Delivery method \_\_\_\_\_  
 (e.g., the availability of telephone or face-to-face advice)  
 Costs of using the services \_\_\_\_\_  
 (e.g. cost of travel to service or telephone costs at home)  
 Awareness of a particular agency \_\_\_\_\_  
 Previous experience \_\_\_\_\_  
 Third party recommendation \_\_\_\_\_  
 Other reason (please state) \_\_\_\_\_  
 Any comment? \_\_\_\_\_

4. If you are in the position to assess your customers need for your information and advice services, what approach do you take? (tick as many as appropriate)

- ☐ Analysis of secondary information(e.g. local consumer complaints statistics)
- ☐ Conduct a survey
- ☐ Use focus groups
- ☐ Public meeting
- ☐ Other (please state)

Any comment?

5. Do consumers have the ability to understand and express their needs for information and advice services?

6. Consumer needs could be viewed as the number of occasions in which the general public face consumer-related problems for which they need to seek information and advice. From this point of view, there are three levels of need, the potential level, demand-based level and actual usage level. Their possible relationships are illustrated in figure 1. In your practical experience, how relevant do you think these three levels are to the needs assessment? (please choose a number between 1-10 for each level to indicate its relevance, with 1 being irrelevant and 10 being relevant).

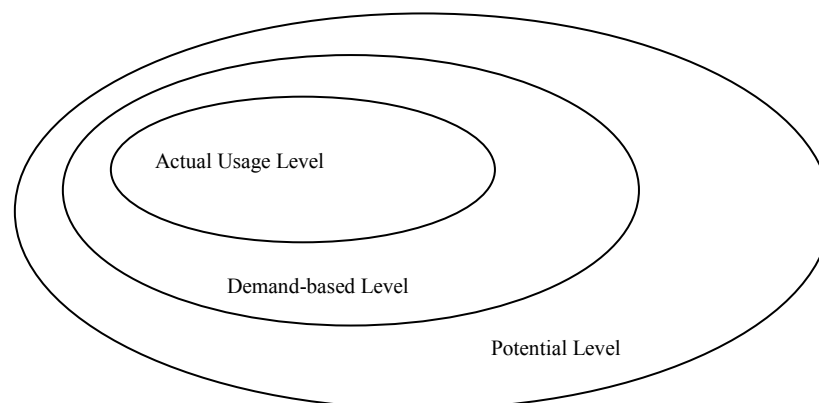


Figure 1

Irrelevant 1 | | | | | | | | 10 Relevant

Potential level needs

(refers to all the occasions in which individuals experience the circumstances that involve the potential for consumer-related information and advice.)

Demand-based level needs

(refers to the occasions when people would like to obtain consumer-related information and advice but are unsure where to access it )

Actual usage level needs

(refers to the events when people obtain information and advice successfully)

Any comment?

7. Do you have any other comment on needs assessment for consumer information and advice services?

8. Could you tell us a little about yourself and the organisation you work for please? This will help us analyse the results. Once again, all information you have provided will remain confidential.

Your position:

How long have you been working in the consumer-related field:

Name of your organization:

Location:

Post code:

Number of paid employees:

Number of volunteers:

9. We might want to call you or send you further questions if any interesting themes emerge from your answers. Would you be happy to be contacted?

Yes ☐

No ☐

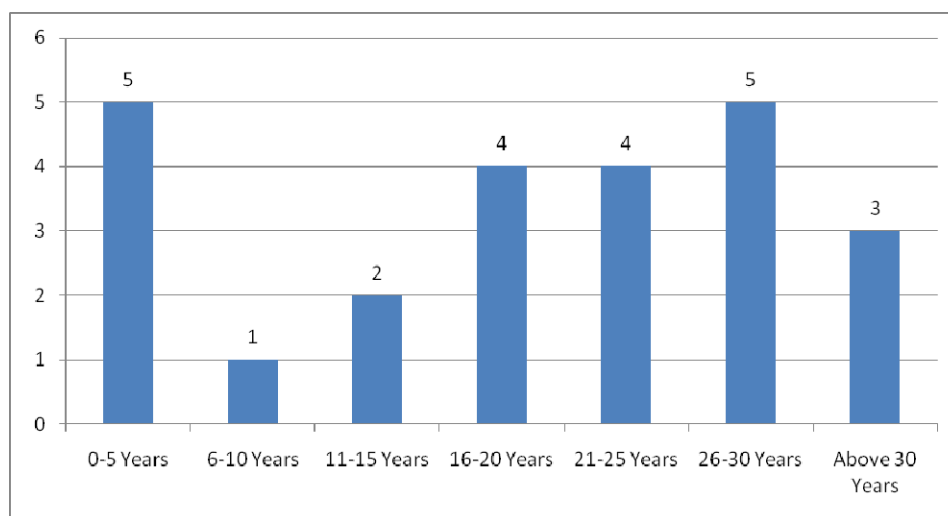
Telephone

THANK YOU VERY MUCH FOR ANSWERING THESE QUESTIONS. YOUR EXPERIENCE IS VERY IMPORTANT TO THIS STUDY.

## Appendix 5. Survey participants profile

Region	Urban	Rural	Total
Scotland	1	9	
England	4	4	
Wales	0	2	
London	4	0	
Sub Total	9	15	24

Regions of the email survey participants



The number of years of experience of the participants

## **Appendix 6. Email survey preliminary report**

### **1. Introduction**

This report is the analysis of the responses received for the question set we have sent out a little while ago. Thanks to great supports from the participants, we are now able to produce some preliminary findings. I hope this will provide some interesting thoughts to you. In addition, we will be carrying out the next stage of the research which is the telephone interview. The interview will cover the key issues of this report and will ask you to elaborate your thoughts on each key theme. The interview will not be limited by the issues outlined in this report. You are welcome to raise other issues which you think is relevant to this subject, **the assessment of needs for local consumer information and advice services (CIAS)**.

### **2. The Analysis**

There are seven questions in the question set. Each question covers an important aspect of the needs assessment of CIAS. These aspects are:

- what are the relevant issues that a needs assessment should address;
- what are the possible motivations for consumers to use CIAS;
- what are the main reasons for a consumer to choose a particular service agency;
- what are the appropriate assessment methods to assess the need;
- to what extent do consumers have the ability to understand and express their needs;
- how relevant is each level of need, potential, demand, actual usage, to the overall needs assessment.
- other important issues raised by the participants.

From the responses, we are able to produce some charts. It is important to note that, due to the nature of this research, the numbers appeared in these charts do not provide any statistical meaning. For each question, the typical comments are also listed alongside the chart. The charts and comments could only be viewed as qualitative preliminary results. This concern is also reflected in the analysis following each question.

Since there will be a further stage of research, this report mainly focuses on providing responses from participants rather than providing the researcher's own interpretation of the results, therefore, the analysis of each question's responses will be carried in a brief manner.

While majority of the participants found no problem to answer questions, a few respondents pointed out rightly that the wordings of some questions were not clear. I would like to apologise to those who found difficult to answer the questions. In addition, this might have also been caused by the complexity of the subject.

### 3.1 In terms of assessing consumers needs for information and advice services, how relevant do you think the following issues are to the needs assessment

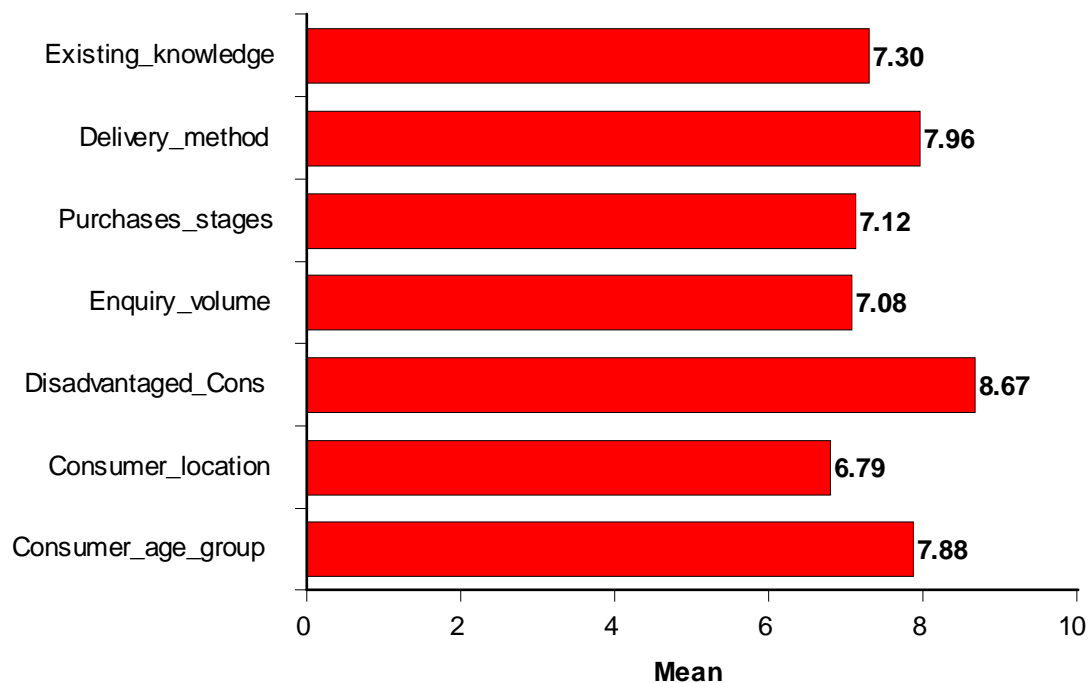


Figure 1

The typical comments of the question are the followings:

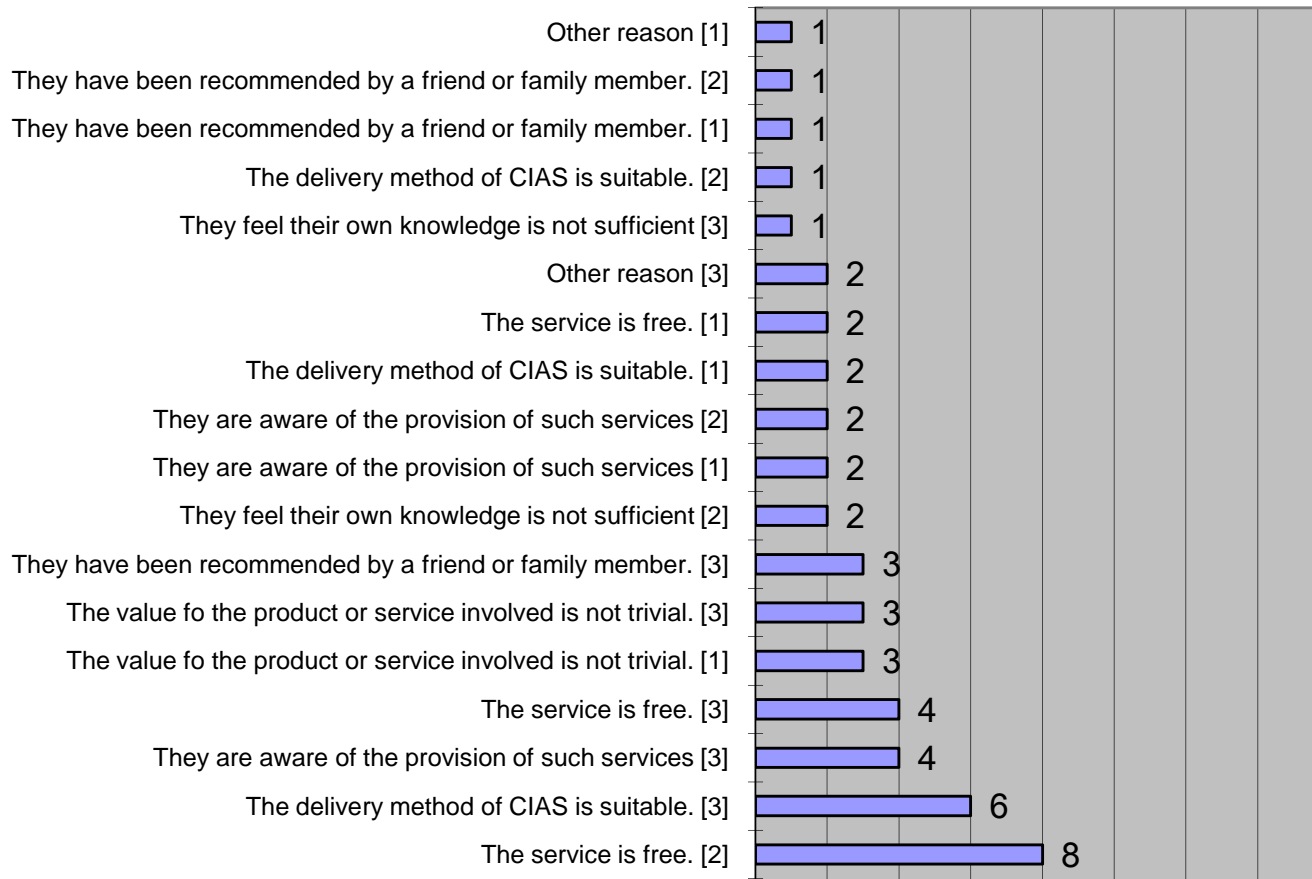
- All issues are relevant - consumers are all different and therefore what may seem adequate for one person or one type of group maybe totally inadequate for another group.
- Rural communities tend to be at a disadvantage when it comes to accessing advice especially when the consumers are classed as 'disadvantaged' as well.
- Believe however consumer location is relevant to delivery method
- Post purchase may be especially relevant to consumers who have had problems but have either been unsuccessful when pursuing the trader or who did not have the confidence to tackle them
- 'Preferred' Delivery method of consumer information and advice can be important, especially for disadvantaged groups, or those suffering from physical disability.

From the result, it could be said that all the issues are important to the needs assessment. The most three most important issues are 'Disadvantaged consumer group', 'Delivery method of CIAS' and 'Consumer age group'. Their importance is also reflected by the comments made by the participants. An assessments model should address the issues and incorporated them into the system.

### 3.2 Why do the general public need consumer-related information and advice services?



## Reasons for CIAS



### Comment:

#### Typical responses:

- I would have expected the option 'because they have a problem' most consumers expect us to help resolve a current problem that they have and this is often their first contact with the department.
- The provision of easily obtained, free advice especially involving complicated issues is essential for consumers who cannot pay for proper legal advice in the first instance.
- The general public needs consumer advice services to enable them to participate effectively and confidently in a market economy and to limit the potential for vulnerable consumers to be exposed to detriment from undesirable and predatory trading agencies.
- The answers offered in this section are more descriptive as to why the public use rather than need consumer related information and advice services.
- The way in which consumers think and do things have changed. The consumer would have become far more globalized and as such has brought its own problems with it. When things go wrong people often need assistance to sort

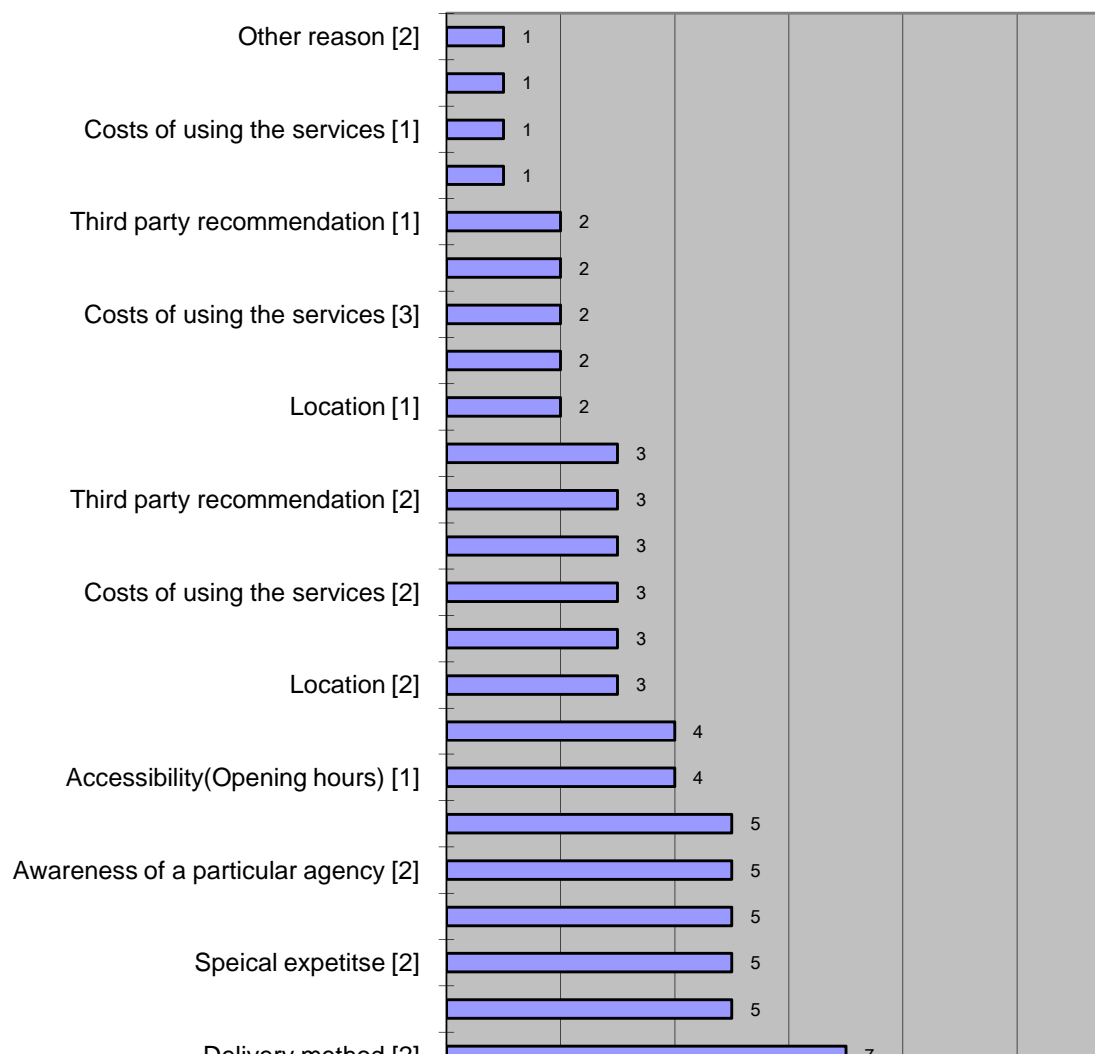
things out.

- I feel that the options here do not match the question. / I don't think this question / answer options are well worded.
- Not sure that all the above questions are really relevant to need!
- I'm not sure I understand the question?!

This aspect is concerned with the 'why' question, why do consumers need to use CIAS. This question aims to explore the motivations consumers might have in regard to the CIAS as a whole. Insufficient own-knowledge was mentioned as the most important factor. The second and third are 'the non-trivial value of the product or service' and 'the service is free'. The awareness of the service and suitable delivery method are also relative important in the minds of participants. This question has attracted many criticisms in regard to the wording. I would like to apologise once again to those who found difficult to answer the question.

### 3.3 Why do consumers choose a particular information and advice agency?

Reasons for a Particular Agency



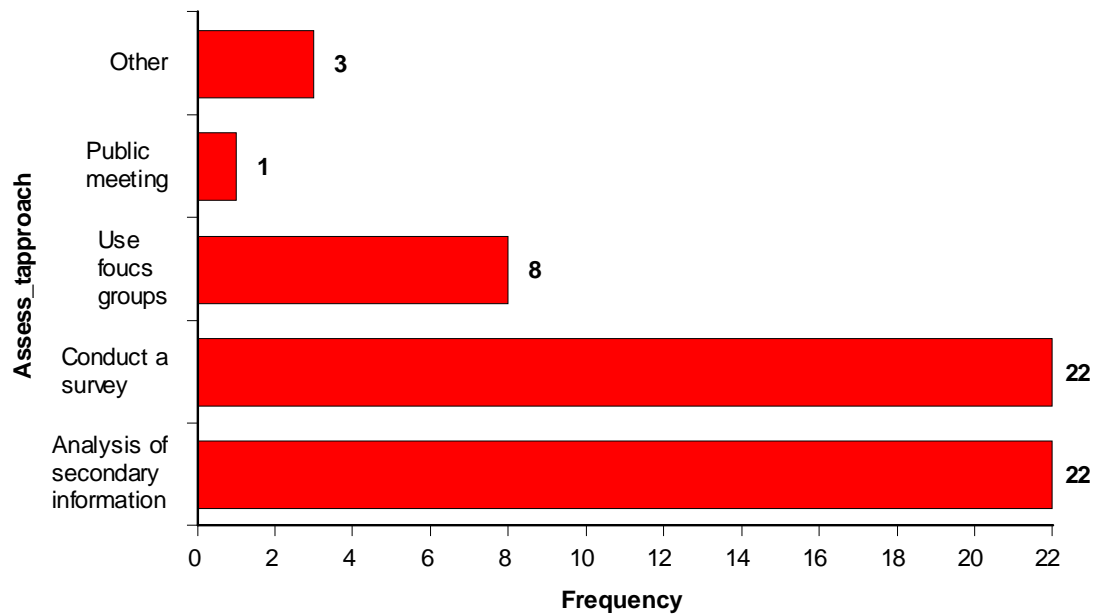
**Comment:**

Typical responses:

- In our area agencies are heavily advertised and also there is a certain element of networking between agencies so specialist advice provided by best agency to give that advice!
- Previous needs assessments suggest that there is a general lack of awareness of advice services.
- Profile issues, e.g., CAB who benefit from national social policy campaigning, assists with consumer awareness, Most consumers have heard of CAB, but not Trading Standards
- Citizens Advice Bureaux are widely known and tend to be the first point of call for most people.
- We feel we have a problem reaching the public due to our location in a grey Council building on the 3rd Floor. Shop front premises in a shopping centre would improve awareness of the service.
- You really need to ask the consumers this question, and the answer is likely to vary, depending on the particular need at the time.
- Very often consumers firstly refer to the yellow pages to see who may be able to help them.
- The first six points are all particularly relevant in why consumers choose a particular agency.
- You may want to consider existing protocols for complaint handling which can mean that a complaint will be handled by a different agency to that originally approached.

The intention of this question is to find out what are the issues concerning consumers when they are choosing a particular service provider. In general, consumers are in need of CIAS to both redress wrong problems and prevent future detriment. However, why would an individual consumer choose a particular service provider, e.g. local Citizens Advice Bureau or other agencies such as Age Concern, Post Watch. From the result, the top three factors are the awareness, accessibility and delivery method. The factors of previous experience and special expertise are also important when a consumer is choosing a particular agency.

**3.4 If you are in the position to assess your customers need for your information and advice services, what approach do you take?**



**Comment:**

Typical responses:

- All of the above are relevant.
- We conduct regular surveys of services users which we use to review the service we provide including the needs of service users.
- We have conducted surveys of local community groups 'gateway agencies'.

Participants' professional experiences are important to the development of a new needs assessment model. Their first hand knowledge is also important to the research as well. For many participants, the most mentioned two assessment methods are survey and using secondary data. Focus group is another important assessment method for the need of CIAS.

**3.5 Do consumers have the ability to understand and express their needs for information and advice services?**

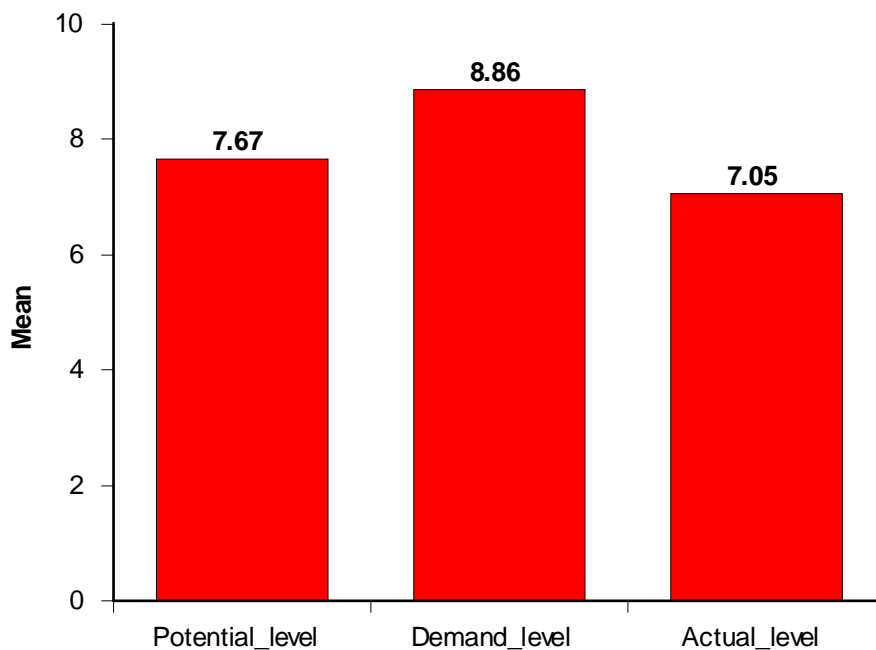
Typical responses:

- Yes, so much access to consumer information these days and subsequent network partnerships set up to publicised advices that are available
- Yes, previous survey has articulated these needs.
- Usually yes. Often what seems one problem can be more complicated. Some have expectations that the law does not support.
- Some do - some don't. The more intelligent and articulate consumer has no real problem. It is the ones who do not have these skills that have problem.
- Some consumers will need support, because they are from 'the hard to reach groups', have health issues or English is not their first language.
- I think this will vary depending on the nature of the problem and the individual concerned
- A very open question, who knows!

- Consumers do not tend to express any need for services until they have a problem.
- We have not attempted to assess this.

This is an important aspect of needs assessment. As service provider, when considering assessing the need for the service you provide, and therefore designing the appropriate method and approach, it is critical to find out whether the general public understand their need as well as whether they have the ability and willingness to express their needs. This question alone is complex and inconclusive research area. In the literature, some argue that consumers often have limited understanding of their needs, and tend to have difficulties to express their needs. Some believe the opposite way. This is also reflected in the participants' comments.

**3.6 Consumer needs could be viewed as the number of occasions in which the general public face consumer-related problems for which they need to seek information and advice. From this point of view, there are three levels of need, the potential level, demand-based level and actual usage level.**



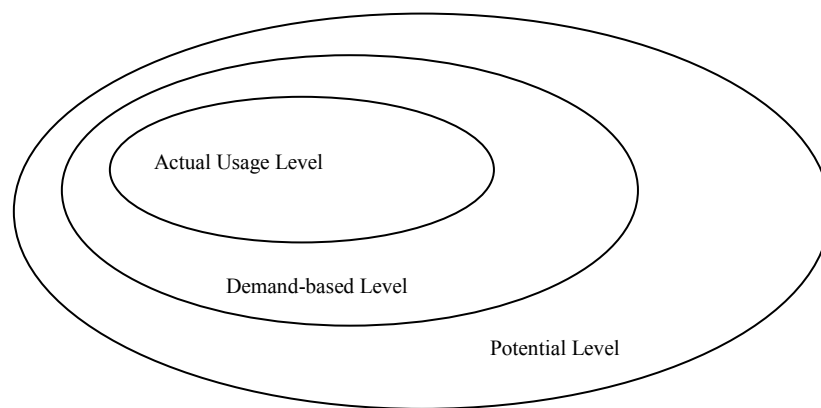


Figure 1

**Comment:**

- The three components are probably all relevant to a need analysis. Any survey would probably be devalued if any one was omitted. Actual usage would probably be from an analysis of the agencies figures.
- When MORI were commissioned by DTI leading up to Consumer Direct, a big factor was the potential and demand levels, since this often equated to unmet need. These present more holistic pictures of the needs of consumers.
- Consumers will only try to access advice & information when they perceive a need for it, so 'potential' level is unlikely to influence their action.
- 'Actual' level is more a reflection of accessibility of services, not demand. It does not take into account latent demand or unsuccessful attempts.
- Does the potential always lead to the demand (consumer confidence to ask or make representation)?
- Does the demand always lead to usage?
- Actual usage experience is important for future service provision. What hoops did they have to jump through to get further advice?
- I feel all are equally important.
- All levels are important in identifying needs. I believe that the demand based level and the actual use level have been given the correct relationship, however the potential level would be in practice be far greater than as depicted above.
- We feel there is unmet demand due to lack of awareness, hence the highest mark. Actual usage provides hard stats and thus comes next. Potential level needs should be considered when demand based is satisfied, e.g. the icing on the cake.
- I don't really understand the question.

This is another complex area of needs assessment. Needs could be viewed as the number of occasions in which the general public face consumer related problems for which they need to seek CIAS. There are three levels of needs (figure 2). The first and widest level is the potential level, it refers to the all possible occasions in which a consumer is in need of CIAS, but he or she may or may not be aware of that need. For

example, when a consumer has bought a faulty good, he or she might not be able to realise that there is a fault with the good. Other example could be that when a consumer is choosing a financial product, his or her own knowledge might limit the ability to choose the appropriate product, but the consumer is now aware his or her need for external CIAS. The next level is the demand level which refers to all the occasions within potential level that a consumer is aware the need for CIAS and has the intention to seek CIAS. However, the occasion may or may not lead to the actual CIAS seeking activity and if there is a CIAS seeking activity, that activity may or may not be successful. The actual usage level refers to occasions in which a consumer seeks CIAS successfully. From the result, all three levels are relevant to the assessment of need, and demand level is regarded as the most important by the participant.

### **3.7 Other comment:**

- The CLS have previously conducted a needs and gap analysis, and there is local current research into the same issues.
- Critical that a needs assessment target all age groups, income bands, locations i.e. rural or urban etc and asks the right questions so that the conclusions from the assessment are not skewed. This conclusion, for example, on 'unmet demand', on which the Consumer Direct project was found patently wrong.
- In a recent mini-survey, we found that 50% were very well or fairly well informed about their consumer rights with only 7% not at all informed.
- Demographic factors will also have considerable bearing on the need for consumer advice. All consumers will at some stage of their life need consumer advice but the type of advice needed will not be universal. Education and income will be significant factors in making a needs assessment for consumer advice services.
- Being willing to recognise that there is no one size fits all. Ask the consumers what they want and how they want it.
- It is a very difficult exercise. Now with the recent introduction of Consumer Direct. we are reassessing the level of advice requests we receive
- I believe that more knowledge at an early stage, possible through school, would put all consumers in a better position to deal with potential consumer disputes. It is also important to ensure that all consumers are aware that they can contact agencies that will be able to provide advice and assistance if they do have such a dispute.
- Question design for surveys etc need careful handling as it is easy to create false positives by using too open questions.

Other comments cover a wide range issues in relation to the needs assessment. Some of the comments are made in regard to the assessment approach, other comments are about other aspects including providing pro-active CIAS, the consumer education, the local and national CIAS and etc.

## **4. Conclusion**

Thanks to your supportive responses of first round question. Many interesting themes have emerged from them. Hopefully this report will provide you a chance to explore other participant's thoughts as well as to reflect your own. However, these are preliminary findings, hopefully with your support, we will be able to explore this area further and provide more meaningful results.

**Once again, thank you very much for your effort and looking forward to interviewing you in the near future.**



## Appendix 7. On-street questionnaire pilot version

### Needs Assessment Research Questionnaire

1. Have you ever experienced faulty goods or services?

Yes. No (if No, go to question 4)

2. If yes, did you experience such incident(s) last year?

Yes. No (if No, go to question 4)

3. If yes, what were your experiences about during last year?

	Times	complained?	Result?
Faulty goods	_____	_____	_____
Poor services	_____	_____	_____
Credit	_____	_____	_____
Insurance	_____	_____	_____
Prices	_____	_____	_____
Utilities	_____	_____	_____
Food and drink	_____	_____	_____
Others (please specify)_____	_____	_____	_____

4. Are you aware of any organisations that provide consumer information and advice services?

Yes. No (if No, go to question 6).

5. If yes, which one(s) are you aware?

-----

6. Have you ever used the consumer information and advice service provided by professional agencies such as Trading Standards, Citizens Advice or others?

Yes. No (if No, go to question 8).

7. If yes, how did you access their services?

Face to face	_____
Telephone	_____
Leaflet	_____
Internet	_____
Email	_____
Text messaging	_____
Other method, please specify	_____

8. How well informed are you about your consumer rights and other consumer

related information?

- Very well informed
- Fairly well informed
- Neutral
- Not very informed
- Not at all informed.

9. Will you be interested in getting consumer information and advice services?

Yes.          No (if No, go to question 13).

10. If yes, how do you think the consumer information and advice should be focusing on in terms of the percentage of the efforts?

Helping people to address a problem \_\_\_\_\_ %  
Helping people to prevent problem from happening \_\_\_\_\_ %

11. Which areas of consumer information and advice are you interested in?

12. How would you prefer to get consumer information and advice services?

Face to face \_\_\_\_\_  
Telephone \_\_\_\_\_  
Leaflet \_\_\_\_\_  
Internet \_\_\_\_\_  
Email \_\_\_\_\_  
Text messaging \_\_\_\_\_  
Other method, please specify \_\_\_\_\_

13. Why do you (not) need consumer information and advice services?

14. For what reasons would you choose a particular advice agencies?

15. Do you consider yourself as a vulnerable (disadvantaged) consumer? If yes, what is the factor that makes you vulnerable?

16. If you have bought a good from your doorstep that costs £40, do you have the right to cancel your purchase?  
Yes.          No (if No, go to question 18).

17. If yes, how many days do you have to cancel the deal? \_\_\_\_\_

18. If you spot a cashmere sweater in a shop with a price tag of £10, but when you try to buy it, the shop owner discovers that it is a mistake, the price should be £100. do you think you have the right to buy the sweater at price of £10?  
Yes.          No.

19. If you bought a dinner set, one day later you find that you do like the colour of it,

do you have the right to return and get you money back?  
Yes. No.

20. Could you tell us a little about yourself? This will help us analyse the survey in more detail. The information will be used for no other purpose.

## 1. Gender

Male	Female
------	--------

## 2. Age

Under 20  
20-29  
30-39  
40-49  
50-59  
60-69  
70 and over

3. How would you describe your ethnic or cultural background?

White  
British  
Any other white  
Asian or Asian British  
Black or Black British  
Chinese or other ethnic group

4. Are you employed?

Full time paid work  
Part time paid work  
Self-employed  
On Benefit/government scheme  
Student  
Retired  
Other

If working, what job do you do?

5. What is your education background?

6. How do you describe the area that you live?

Rural \_\_\_\_\_  
 City \_\_\_\_\_  
 Town \_\_\_\_\_  
 Postcode? \_\_\_\_\_

## Appendix 8. On-street survey questionnaire final version and answer cards

### Queen Margaret University College Consumer Information and Advice Needs Assessment Research

1. How well informed, if at all, do you feel about your rights as a consumer, e.g. knowing what you are entitled to if something you've bought is faulty, or a service is poor? Please circle a number between 1-10 to indicate your level.

Not informed at all    1   2   3   4   5   6   7   8   9   10    Extremely well informed

2. If you experienced a consumer problem, e.g. when the trader or shop refuses to correct their mistake, how confident do you feel about finding consumer information and advice services? Please circle a number between 1-10 to indicate your level of confidence.

Not confident at all    1   2   3   4   5   6   7   8   9   10    Extremely confident

3. Have you ever bought any of the following goods or services? Please tick as many as apply.

	Yes/No	Frequency (e.g. once a month/year)
Drinks in a Pub/Club	_____	_____
Household Durable (e.g. TV, fridge, washing machine, etc.)	_____	_____
Mobile Phone	_____	_____
Mortgage	_____	_____
Building work/Home Improvement	_____	_____
Car	_____	_____
Package Holiday	_____	_____
Tickets for sports or entertainment	_____	_____
Personal computer (e.g. computer, components, accessories, etc.)	_____	_____
Medical goods and services (dentists, opticians, pharmacists, etc.)	_____	_____

4. In the last five years, have you experienced any of following problems? Please tick as many as apply.

	Have you experienced?	Was it non trivial?	Did you try to find information or advice?
1. House Fittings and appliances	_____	_____	_____
2. Other household requirements	_____	_____	_____
3. Personal goods and services	_____	_____	_____
4. Broadcasting	_____	_____	_____
5. Professional and financial services	_____	_____	_____
6. Transport	_____	_____	_____
7. Leisure	_____	_____	_____
8. Others (please specify) _____	_____	_____	_____

5. What percentage of your shopping is done with

Large shops/companies (supermarket, national/regional chains, etc.)	_____%
Small shops/companies (corner shops, market traders, etc.)	_____%

6. What percentage of your shopping is done by

By internet, mail order, TV shopping, etc.	_____%
By face-to-face purchases	_____%

7. Can you name any organisation(s) where one can get consumer information and advice services?

--

<b>8. Have you ever used consumer information and advice services provided by Trading Standards or Citizen Advice Bureau (CABx)? (tick as many as apply)</b>	
	<b>Yes</b> _____ <b>No</b> _____
<b>If yes, why have you used them?</b>	
1. I had a problem and I needed information and advice to solve the problem.	_____
2. I had a problem and I needed to get assurance from the agency to enable me to deal with the problem more confidently.	_____
3. I wanted some pre shopping information and advice to avoid any potential problem.	_____
4. I wanted some pre shopping information and advice to get a good deal.	_____
5. Other reason(s), please specify _____	_____
<b>If no, why have you not used them?</b>	
1. I am not aware of the services available for consumers at Trading Standards/CABx.	_____
2. I have never had consumer problems significant enough to make me to do something about them	_____
3. I don't want to share my private matter with others.	_____
4. I have tried to find them, but I find it difficult to access the services of Trading Standards/CABx.	_____
5. I prefer to get consumer information and advice from somewhere else.	_____
6. Other reason(s), please specify _____	_____
<b>9. Which area(s) of consumer information and advice services would you like to get from Trading Standards or Citizen Advice Bureaux and other similar agencies?</b>	
<b>10. How would you prefer to get consumer information and advice services? (List preferred 3 choices in order from 1 to 3 with 1 being most preferred)</b>	
Face to face _____	Telephone _____
Email _____	Text messaging _____
	Leaflet _____
	Website _____
	Other method _____ (please specify) _____
<b>11. What format would you prefer for a consumer information and advice leaflet? (List preferred 3 choices in order from 1 to 3 with 1 being most preferred)</b>	
In depth text _____	Picture/Cartoon _____
Other form _____ (please specify) _____	Diagram/Flowchart _____
<b>12. Out of the following ways of getting consumer information and advice, which one do you prefer the most? (tick only one choice)</b>	
Obtain information and solve the problem yourself	_____
Somebody advising you on how to solve the problem	_____
Somebody acting on your behalf	_____
Other way _____	_____ (please specify) _____
<b>13. From what type of agency, would you prefer to get consumer information and advice? (List preferred 3 choices in order from 1 to 3 with 1 being most preferred)</b>	
Local governmental agency (e.g. Trading Standards)	_____
Local voluntary agency (e.g. Citizen Advice Bureaux)	_____
Local private agency (e.g. Solicitors)	_____
National telephone helpline (e.g. Consumer Direct)	_____
Informal (e.g. family member and friends, informal internet sources)	_____
TV or magazine (e.g. Watchdog, Which? Magazine)	_____
Other type of agency _____	_____ (please specify) _____
<b>14. Here are a few questions about your rights as a consumer. Please choose the answer you think is correct.</b>	
14.1 _____	14.2 _____
	14.3 _____

<b>15. Do you search for consumer information and advice before or during making a purchase?</b>	
<b>If yes, why? (tick as many as apply)</b>	<b>Yes_ No_</b>
1. Yes, I do so if it is a significant purchase.	_____
2. Yes, I do so if it is an unfamiliar purchase.	_____
3. Yes, I would normally do some research before making a purchase	_____
4. Yes, I do some research to get a good deal.	_____
5. Yes, I do some research to know more about my consumer rights.	_____
6. Other reason(please specify) _____	_____
<b>If no, why? (tick as many as apply)</b>	
1. No, I can't be bothered searching.	_____
2. No, I don't know where I can get information and advice.	_____
3. No, I am quite experienced at finding good a deal.	_____
4. No, most goods and services I have bought are OK.	_____
5. No, I have too much information already.	_____
6. Other reason(please specify) _____	_____

<b>16.1 Gender</b>	Male _____	Female _____
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<b>16.2 Age</b>			
Under 20 _____	20-29 _____	30-39 _____	40-49 _____
50-59 _____	60-69 _____	70 and over _____	

<b>16.3 How would you describe your ethnic or cultural background?</b>	
British White _____	Any other White _____
British Asian _____	Any other Asian _____
British Black _____	Any other Black _____
Any Other British ethnic group _____	Any other non-British ethnic group _____

<b>16.4 Are you employed?</b>		
Full time paid work _____	Part time paid work _____	Self-employed _____
On benefit/government scheme _____	Student _____	Retired _____
Other _____		
If working, what job do you do? If not in work, what was the last job you did? _____		

<b>16.5 What is the highest educational qualification you have?</b>
_____

<b>16.6 How would you describe the area where you live?</b>	
Rural _____	Town _____
City _____	Postcode _____

<b>16.7 Do you consider yourself to have a disability?</b>	
No. _____	Yes, _____
Please specify _____	

<b>16.8 What is your gross annual household income bracket? _____</b>	
How many adults and children (under 18) are there in your household? Adults _____ Children _____	

<b>16.9 Do you have access to the internet?</b>	Yes_ No_
---	----------

<b>16.10 Do you consider yourself as being disadvantaged to access consumer information and advice services?</b>	
Yes_ No_	
If yes, what are the main problems of accessing consumer information and advice services for you?	

## **1. House fittings and appliances**

- House Construction
- Home maintenance and Improvements
- Glazing Products and Installations
- Furniture
- Floor Coverings
- Textiles and Soft Furnishings
- Audio-visual
- Personal Computers, accessories, software and services
- Large Domestic Appliances
- Small Domestic Appliances
- Repairs to Domestic Appliances

## **2. Other household requirements**

- Food and Drink
- Domestic Fuel
- Water
- Postal Services
- Laundry and Dry Cleaning
- DIY Materials
- Telecommunications
- Hardware, cleaning and other household goods and services
- Gardening products and services

## **3. Personal goods and services**

- Clothing and clothing fabric
- Disability Aids
- Medical goods and services
- Toiletries, perfumes, beauty treatments and hairdressing
- Jewellery, silverware, clocks and watches
- Tobacco and related products
- Footwear
- Nursery Goods and Services
- Home-working schemes and gifting schemes
- Other Personal Goods and Services

## **4. Broadcasting**

- Content of broadcasts
- Reception of Broadcasts
- Other

## **5. Professional and financial services**

- Personal banking
- Hire and Unsecured Credit
- Ancillary Credit Business
- Insurance
- Mortgages and secured credit
- Pensions
- Estate Agents and House Purchase services
- Letting and Property management services
- Professional Services

## **6. Transport**

- New Cars
- Second Hand Cars
- Car repairs and servicing
- Other Motor vehicle purchases
- Other Motor vehicle repairs and servicing
- Spares and Accessories
- Bicycles and repairs
- Petrol and Oil
- Transport
- Freight
- Boats, Caravans, trailers
- Other Motoring Costs

## **7. Leisure**

- Holiday caravan renting, caravan/camping sites and boats
- Time Share
- Holidays
- Entertainment, catering and accommodation
- Internet facilities
- Books, newspapers and magazines
- Sports and hobby equipment and services
- Toys, Games
- CDs, Games video tapes, video games software, computer(non-operating system) software, DVDs
- Pets and veterinarian products/services
- Betting, competitions, prize draws and business guides
- Photography
- Other recreational goods and services including age restricted items

**14.1 You recently bought a digital camera from a shop but two days later decide that the resolution of the camera is not high enough for you. Do you have the right to return the camera and demand the money back?**

- 1 Yes, if you haven't started to use the camera and have a receipt.
- 2 Yes, they have to take it back because you are not satisfied with the camera.
- 3 No, but they have to give you a credit note to spend on something else.
- 4 No, if it isn't defective they don't have to take it back, but maybe the shop has a policy allowing you to do so.
- 5 Don't know.

**14.2 You are at the sales and spot a cashmere sweater with a price tag saying £10. When you try to buy it, the shop owner discovers that it is a mistake and the real price is £100. Are you entitled to buy it for £10?**

- 6 Yes, a trader must let you buy it for £10, even if the price tag is wrong.
- 7 No, a trader is not obliged to sell it to you, regardless of the price tag.
- 8 No, you have to agree a new price halfway between the mistaken tag and the actual price.
- 9 No, if the difference between the tag and the actual value is £50 or more, the trader does not have to sell it to you.
- 10 Don't know.

**14.3 You bought a DVD as a present for your friend's birthday the following week. When he plays it for the first time, he discovers that it is faulty. Unfortunately you have lost the receipt. Do you have the right to get a refund or a replacement?**

- 11 No, a receipt is the only legal proof of the purchase.
- 12 No, even with a receipt, once you have given a present away, your contract with the trader is null and void.
- 13 Yes, if you can produce another proof of purchase, such as a credit card bill or cheque stub.
- 14 Yes, it is up to the trader to prove you did not buy it from them.
- 15 Don't know.



What is your gross **annual household** income bracket?

- A. Under 10k
- H. 10k-20k
- D. 20-30k
- C. 30k-40k
- F. 40k-50k
- E. 50k-60k
- B. 60k-70k
- I. 70k-80k
- G. Over 80k

### Consumer Support Networks: assessment of need for consumer information and advice service

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#### Abstract

Research evidence suggests that UK consumers are facing significant problems with goods and services and are in need of information and advice to avoid or redress such situations. Consumers are not always aware of their rights nor where they can access consumer advice services. In 2000, the Department of Trade and Industry launched the Consumer Support Network (CSN) programme in Great Britain to improve consumer access to expert, accurate and timely advice. One challenge faced by these Networks and many other agencies is to assess the needs of consumers for consumer information and advice services. A needs assessment is required as a key element in the effective planning and development of services in each Network at a local level. The focus of the needs assessment at the local level is to encourage Networks to consider suitable solutions to meet the needs of people in their communities. This paper provides a review of the development of Consumer Support Networks in Great Britain and discusses the importance of needs assessment to service providers such as CSNs and other agencies. It reveals the complexity associated with conducting effective needs assessments including the various aspects of needs, consumer segmentation and characteristics of consumer information and advice. Further research is being carried out at Queen Margaret University College, UK, with a view to the development of a scientific model for the assessment of need for consumer information and advice services.

**Keywords** Needs assessment, Consumer Support Network, consumer information, consumer advice.

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#### Introduction

Consumers are the driving force in the market economy. Confident consumers demand fair deals from businesses and encourage them to achieve higher standards, thus making the whole economy more competitive and better positioned in this globalization era. In recent years, the role of consumers in the economy has been increasingly recognized by different levels of government in the UK.<sup>1,2</sup> To be able to fulfil this role effectively, consumers need to have sufficient knowledge regarding their rights and how to seek redress when they are sold faulty goods or poor services. They also need to be aware of the sources and methods of getting consumer information and advice services (CIAS) to help them to make discerning decisions.<sup>1,2</sup>

There is evidence suggesting that UK consumers are facing difficulties and are in need of CIAS. In 2000, the Office of Fair Trading estimated that consumer detriment, which is defined as 'the loss to consumers from making misinformed or uninformed choices'<sup>3</sup> (p. 60), reached £8.3bn, roughly £180 per year for every adult in the UK.<sup>4</sup> In 2002, nearly 832 000 consumer complaints were reported to the Trading Standards Service,<sup>5</sup> and nearly 1.2 million problems addressed by Citizen Advice Bureaux (CABx) were related to consumer issues.<sup>6</sup> These figures could be only the tip of the iceberg as, when facing problems in relation to faulty goods or poor services, most consumers (95%) seek redress with the seller but only half of those take further action when the first attempt fails,<sup>7</sup> and consumers are least likely to seek advice when facing 'nontrivial' consumer problems compared other legal problems.<sup>8</sup> Research has revealed gaps in consumer knowledge, especially among those disadvantaged consumers to whom bad purchase decisions tend to cause even greater damage.<sup>9</sup> The MORI survey indicates that under a third of the general public feel ill-informed of their rights as consumers. A quarter of the general public believe it is difficult to access

CIAS. Consumers who feel uninformed of their rights are more likely to find it difficult to access CIAS.<sup>9</sup>

The UK government has recognized the general public's need for CIAS and demonstrated their commitment to improving CIAS provision by launching the Consumer Support Network initiative (CSN) in October 2000. As a result of the lack of a well-developed assessment model, one difficult challenge the CSNs have to face is to assess their local consumers' need for CIAS. This paper provides a review of the development of CSNs in Great Britain, highlighting and emphasizing the importance of needs assessment to the service providers such as CSN and other agencies. A discussion of two pieces of parallel research regarding legal needs assessment follows. Finally the paper discusses the challenges for developing a scientific needs assessment model including the complexity of needs, consumer segmentation and the characteristics of information and advice.

#### Consumer Support Networks

In order to develop consumers' confidence and promote market competition, governments have been working on improving the provision of CIAS at both national and local levels in the UK. At the national level, the Department of Trade and Industry (DTI) has recently commenced funding for Consumer Direct to provide a telephone and online CIAS.<sup>10</sup> At local level, CSNs have been established to target the local needs for CIAS.<sup>1,11</sup> The purpose of the CSN programme is to join up the existing local CIAS agencies to form a network. Consumers seeking information and advice could approach any agency within the network. The member agencies will act as the gateway to consumers and provide professional, up to date information and advice, or refer consumers to the most appropriate providers.<sup>1,11</sup>

The main aims of CSNs are:

- 1 presenting consumers with access to expert, accurate and timely advice;
- 2 encouraging a customer-focused approach with services that are easier to access, targeting local needs;
- 3 encouraging advice agencies to measure performance, continuously improve their service and provide good value by fully utilizing their resources;

- 4 creating a trading environment where consumers become more knowledgeable and confident in exercising their rights;
- 5 facilitating the sharing of expertise, experience and good practice among advice providers; and
- 6 improving the planning and coordination of existing services by working together to assess and provide for the consumer advice needs of their communities.<sup>1</sup>

According to the CSN website, <http://www.csnconnect.org.uk>, there are now 192 CSNs covering every local authority in Scotland, England and Wales. The wide adoption of the CSN scheme reflects the local authorities' recognition of the importance of CIAS to their communities.

The notion of networks has been the focus of the New Labour government's policy of public services in the UK.<sup>12</sup> This policy emphasizes two aspects: to form a network of service organizations and individuals to work co-operatively to improve the quality and efficiency of public services, and to involve those who use the services to have a say in the service planning and delivery. Although the policies on networks intend to promote collaboration, it is acknowledged that they may also cause conflict between different actors within the networks<sup>12</sup> and raise accountability issues.<sup>13</sup>

#### The needs assessment

As a requirement for achieving full registered status, each CSN has to conduct an assessment of the needs of the local community for CIAS. As a predominantly public service provider, the CSN's primary goal is to satisfy the needs of their customers, namely local consumers. This view is reinforced in the aims statement that CSN should take a customer-focused approach to target local needs. Thus the needs assessment is important to CSNs. The CIAS provided by CSNs are also part of services provided by local government and funded by local taxation. It is accepted that people affected by public services should be consulted and their needs for public services should be reviewed on a continuous basis.<sup>14</sup> The government scheme, Best Value, is based on this approach.<sup>15</sup> Good value is also emphasized by the CSN objectives. As resources are limited, a needs

assessment could enable CSNs and other agencies to identify priorities in local needs, thus planning, budgeting and delivering services to meet those needs. Without such an assessment, it is possible that the wrong policies will be promoted and implemented, thus missing the opportunity to tackle the real issues affecting local communities. In response to the development of Consumer Direct, a number of local authorities have cut the funding for their local CIAS.<sup>16</sup> This policy of withdrawing local CIAS ignores the complexity of consumers' needs. The public's needs could not be satisfied by a single national telephone and online service such as Consumer Direct. For instance, when facing complex problems, consumers often prefer face-to-face advice and even someone to intervene for them. In these scenarios, telephone or online information services will not be adequate. A scientific approach to understanding local needs for CIAS could help CSNs and indeed local authorities to appreciate this complexity and avoid making decisions to withdraw such services in the future. Only with a sound understanding of local needs for CIAS, are CSNs and other CIAS agencies in the evidence-based position to design appropriate services, and allocate their limited resources to achieve their aims more effectively and efficiently.<sup>17</sup>

Although the needs assessment is critical to the satisfaction of local needs, little research has focused on the development of a scientific needs assessment approach itself. In the legal domain, there are two pieces of parallel research focusing on the assessment of legal needs. Pleasence *et al.*'s (2001) report 'Local Legal Needs' on the assessment of local legal needs for Community Legal Service (CLS)<sup>18</sup> and Genn's research 'Paths to Justice'.<sup>8</sup> These two studies are considered to be relevant to the assessment of needs for CIAS and offer scope for further development.

The CLS is an initiative focusing on improving local communities' access to legal advice services in England and Wales. Pleasence *et al.*<sup>18</sup> developed a Small Area Model of Legal Needs which is a statistical model based on socio-economic data for the CLS to assess and predict the local legal needs thus providing evidence to assist service planning and budgeting. Pleasence *et al.*'s approach involves categorizing the possible legal problems facing local communities. Within each category, appropriate proxies (socio-economic data) and their

weightings (calculated using statistical models) were identified to indicate the level of need for legal advice. Consumer issues are treated as one problem category. They argue that, as problems of faulty goods and services affect the whole population, the whole local population was chosen as the single proxy to indicate the level of consumer legal needs. After 2 years of practical evaluation, Pleasence *et al.* (2002) reported that outputs of their model were often not accurate enough in reflecting local legal needs.<sup>19</sup> Thus, the use of this model has been found to be fairly limited apart from providing a starting point for service budgeting and planning. Furthermore, the authors concluded that there was little feasibility in developing a definitive small area assessment model.<sup>19</sup> The implication of these findings is important in relation to needs assessment for CIAS. The feasibility of applying the statistical approach to assessing the needs for CIAS remains questionable as there are limitations in relation to the availability and accuracy of socio-economic data, such as population data from the Census.

Genn conducted a study amongst the general public on the incidence of justiciable problems and their responses to it.<sup>8</sup> The number of occasions in which the public had experiences of 'justiciable events' in the previous 5 years was chosen as one indication of legal needs. The term 'justiciable event' was defined as 'a matter experienced by a respondent which raised legal issues, whether or not it was recognized by the respondent as being "legal" and whether or not any action taken by the respondent to deal with the event involved the use of any part of the civil justice system' (p. 12). A similar approach of dividing justiciable problems into categories was adopted, and faulty goods and services were treated as one type. It was found that the public is least likely to seek advice when facing consumer problems.<sup>8</sup> Genn went on further to study the public's strategies for resolving justiciable problems. Advice seeking is studied through the framework of whether, when, where and to whom the public seek legal advice. Genn's research appears to focus on people's legal needs responding to problems that had already occurred. In contrast, CIAS needs assessment will not only cover the responsive activities once problems arise, but will also consider consumers' needs for information and advice to prevent potential consumer problems.



While both research projects provide useful background for an assessment approach of needs for CIAS, the differences between CIAS needs and legal needs require explanation. Although there are overlaps between legal services and CIAS, the CIAS cover both legal and non-legal aspects of services. Both legal studies suggested that disputes over faulty goods and services are spread across different groups of consumer (e.g. rich and poor, young and old). However, the need for consumer advice could be unevenly distributed across different groups of the local community, especially among disadvantaged consumers. Further research is needed to determine whether this is the case. A segmentation approach could be used to divide the general public into groups with similar needs for CIAS. Needs refer not only to the number of occasions in which people experience legal problems, but also wider issues. Because of individual circumstances, people facing the same consumer problem could have different needs for CIAS. These differences in needs might require different services to satisfy them. The development of a scientific needs assessment model has to address wider issues including complexities of needs, consumer segmentation and the characteristics of information and advice.

#### Needs

Needs are complex. According to Firat and Dholakia<sup>20</sup> the genesis and transformation of needs have not been well studied in social disciplines, rather, needs are assumed as derived from human nature. Instead of the essence of needs, the appearance or form of needs have been the focus of many studies.<sup>20</sup> For example, from conventional consumer/marketing perspectives, needs are often considered to associate with a 'lack', suggesting that something is missing, causing an imbalance.<sup>21</sup> Maslow defined the hierarchy of needs in which the lower levels of needs arose from human nature of physiology such as food and drink. Higher levels are associated with human psychology such as self-esteem and self-realization, and the lower levels of needs have to be satisfied prior to the higher levels.<sup>22</sup> The needs for CIAS could be associated with both lower and higher levels. A full discussion of the literature on need is beyond the scope of this paper. However, for the purpose of needs

assessment, it is important to identify the relevant aspects of needs to the service design and delivery.

The first aspect of need refers to the number of occurrences of consumer problems faced by the general public with the potential of seeking CIAS. As Brennan and Galloway<sup>17</sup> argue, consumer information and advice needs could be viewed at three levels, the potential need, demand-based need and actual need. Pleasence *et al.* (2001) adopt a similar approach to define legal needs as three levels.<sup>18</sup> Potential need refers to all the events in which individuals experience the circumstances that involve the potential for consumer information and advice. Demand-based need refers to the occasions when people do seek consumer information and advice and actual need refers to the events when people obtain information and advice successfully. Providers should be aware of these three levels of need and their differences. They will then be able to determine which level of need is relevant to the design and delivery of CIAS. Potential need should be treated cautiously as this view ignores the fact that people experiencing problems may or may not seek information and advice. Compared with the other two levels, actual need is easier to assess, although it could be unreliable where there is poorly designed and delivered provision.<sup>23</sup> Demand-based need could be the most relevant to the assessment, because it indicates the number of consumers who will seek CIAS. Yet, the existing provision of information and advice gives some indication of the needs level. A gap analysis could be useful to indicate the extent to which the CIAS needs are met by the supply in a local area.<sup>17</sup> Gap analysis provides another alternative method which could be incorporated into the needs assessment model of CIAS.

The next aspect of needs is consumers' motivation to seek CIAS. This should be studied in close connection with the three need levels. Why does some of the potential level of need transfer or not transfer to demand? There are many factors preventing the potential level of need transferring to the demand level.<sup>17,18</sup> Consumers need information to make purchase decisions, post-purchase evaluations and complaints. As the customers of CIAS, their activities of seeking external CIAS could be viewed typically as the purchase of public services. Within the purchase process, consumers' ability to recognize the needs, perceptions and expectations of the

services all have important impacts on the purchase activities. CIAS could be regarded as surrogate services in which advisors aid consumers to make decisions and sometimes act on their behalf to protect their interests. The conditions leading consumers to use a surrogate, criteria to choose a surrogate and dimensions to evaluate a surrogate are important aspects to study consumers' needs for CIAS.<sup>23</sup> The public's perceptions and expectations of available services are critical to whether the needs will transfer into demand.<sup>24</sup> Schmidt and Spreng propose a model of external consumer information search at pre-purchase stage.<sup>25</sup> They identified four categories of factors influencing consumer external information search behaviours: the ability to search, motivation to search, perceived benefits of information search and perceived costs of information. It is necessary to study roles of consumers' motivations, perceptions and expectations for CIAS in relations to the concepts of different levels of need and supply. For example, Pleasence *et al.* (2001) found people living in rural areas prefer to use the high-volume legal advice suppliers in the city centre despite the travelling time and expense, because these high-volume suppliers are perceived by consumers to be of better quality, thus the demand for high volume suppliers tends to be greater.<sup>18</sup> Having understood the main factors preventing consumers from using CIAS, suppliers could then identify measures to promote demand, within available resources.

The next aspect of needs is consumers' preference of delivery methods. The common delivery methods are telephone, face-to-face, Internet and video-links, posting print material including leaflets and publications. Consumers might prefer the telephone as it is easy, fast and convenient and anonymity can be preserved. Palmer and Monaghan have found 32% of users seek information and advice through the telephone.<sup>26</sup> However, many consumers have negative perceptions towards advice provided by telephone as they perceive that the enquiry will be dealt with less effectively than by personal contact.<sup>26</sup> Face-to-face is another preferred delivery method. Ninety-two per cent of users in the same study preferred face-to-face contact,<sup>26</sup> and consumers felt greater ownership of the enquiry when speaking to someone in person.<sup>27</sup> However, consumers' preferences are also linked to the content, type and

other characteristics of a particular piece of information or advice (discussed later).

So far the idea of needs assessment is based on the assumption that consumers are rational and able to recognize their needs for CIAS. This might not always be the case. Dickson *et al.* argue that consumers could be irrational and do not always have a clear understanding of their needs. Their needs could be influenced by the service providers.<sup>28</sup> As previously mentioned, some consumers do not understand their rights and are not aware of the available sources of CIAS. The level of consumer knowledge, the awareness of CIAS, and the level of consumer literacy all play a role here. Consumer education is a powerful weapon to achieve similar goals consistent with those of CIAS.<sup>29,30</sup> Instead of providing CIAS passively, agencies could proactively assess the levels of consumer knowledge, awareness of CIAS and consumer literacy, and design educational services to proactively promote consumer confidence. Therefore, assessing the need for consumer education might also be worth consideration in the assessment of needs for CIAS.

### Consumers and consumer segmentation

With different agendas, organizations define consumers in different ways. The Office of Fair Trading (OFT) often refers to consumers as those consuming goods or services mainly from the private sector.<sup>31</sup> The National Consumer Council (NCC) emphasizes that those receiving public services are also consumers. The NCC defines consumers as 'everyone in society in one part of their life: that is as the purchaser or user of goods and services, whether privately or publicly supplied'<sup>32</sup> (p. 3). Accordingly, CIAS could also cover two levels. In the narrower level, CIAS cover those service provisions regarding faulty goods and poor services. In the broad sense, CIAS might cover additional public service areas including health, education and others. However, this issue is not difficult to solve in terms of needs assessment, as agencies are usually aware of the range of information and advice services they provide. CSNs' services mainly cover the narrow level of CIAS.

The next issue to consider is whether the needs for CIAS vary from consumer to consumer. Although studies find that problems of faulty goods and services exist

across the whole population,<sup>8,18</sup> there are some groups of consumers who are considered more vulnerable than others such as the elderly, poor or disabled consumers. In terms of seeking information and advice, research evidence also suggests that different groups of consumers tend to have different levels of consumer knowledge. For example, according to the MORI survey, 78% of respondents of social class AB felt informed about consumer rights. This was higher than the 60% of those respondents of social class DE.<sup>9</sup> In Scotland, consumers aged over 75 could be facing difficulties accessing information and advice services that are often delivered by new technology such as the Internet, because their access to the Internet is the lowest among other age groups according to the Scottish Household Survey.<sup>33</sup> As the needs for CIAS are influenced by the level of consumer knowledge and ability to access services, thus the need for consumer information and advice could be unevenly distributed across the population.

Further research is needed to find out the significance of the differences of needs among consumer groups. If these differences cannot be ignored, accurate needs assessment will have to involve the identification of the appropriate methods to segment general consumers into groups and meet their needs more effectively. There are many methods to segment consumers using one or more characteristics such as demographic, socio-economic and geographic characteristics. Other characteristics regarding personality and lifestyle could also be adopted to categorize consumers.

One interesting method to categorize consumers is the vulnerabilities suffered by different groups of consumers. Some groups of consumers such as young, disabled or elderly consumers face a disproportionate number of consumer problems and receive below-average consumer benefits. The NCC defined these consumers as disadvantaged consumers.<sup>34</sup> Their disadvantages could come from the lack of purchase power, exploitation, discrimination, social exclusion and other factors. All these sources could lead to vulnerability factors, namely the characteristics that expose them to consumer disadvantages. These vulnerability factors could be applied to consumer segmentation, because the majority (69.7%) of the UK public are disadvantaged consumers<sup>35</sup> and reaching vulnerable consumers might be important to CIAS agencies including CSNs.

The NCC identified the following disadvantaged consumer groups: consumers under 20, full-time carers, lone parents, older people, people dependent on state benefits, people living in rural areas, people on low incomes, people with impaired hearing, eyesight or mobility, people with learning difficulties and people with low literacy.<sup>34</sup> There tends to be overlap between these groups as vulnerability factors are often associated with each other causing more serious problems, resulting in consumers being in worse situations with greater need for CIAS.<sup>35</sup> Further study is needed to consider the feasibility of adopting vulnerabilities as the method to segment consumers.

While the appropriate consumer segmentation approach to needs assessment remains to be solved, the needs assessment is further complicated by other issues such as the characteristics of consumer information and advice and what aspects should be covered by the provision of such services.

#### Consumer Information and advice

Information and advice are two different but related concepts. Harvey<sup>36</sup> suggests that information is about enabling consumers to identify the types of problem and being able to find further specialist sources of information regarding that problem, such as a leaflet. Advice refers to information provided according to a particular situation consumers have experienced and enabling them to identify the ways to solve their problems (e.g. face-to-face counselling). Harvey also argues that information and advice could be viewed as a spectrum of services with no clear differences between them. The contents of consumer information and advice in general could be categorized into two kinds, the awareness-raising information and enabling information. Awareness raising information refers to those intended to raise the profile of services among targeted audiences and the latter type of information is aimed at assisting or enabling consumers to take specific actions to solve their problems. For example, a leaflet on the introduction of a CSN provides awareness raising information about the service providers in the local area and a webpage of how to deal with door-step selling involves information regarding specific actions in relation to, for example, consumers safety. The level of surrogate is



another way to analyse information and advice. CIAS could be regarded as surrogate services. Providing information involves a limited surrogate and acting on consumers' behalf could be considered as a full surrogate service. The distinctions between information and advice might result in different methods of delivery.<sup>36</sup>

On the other hand, consumer information and advice services should be provided to meet consumer needs at different stages in the consumer purchasing process. The purchase process involves three stages, pre-purchase, purchase and post-purchase; thus consumers could need CIAS in each of these three stages.<sup>34</sup> While the majority of the CIAS currently available focus mainly on helping consumers to seek redress, consumers might need information and advice prior to purchase in order to avoid such situations. This is reflected in the DTI's definition of consumer information and advice:

- What to look out for when buying goods and services.
- Consumers' rights and obligations when making purchases.
- How to obtain redress when things go wrong.<sup>1</sup>

Recently, a DTI report regarding a comparison of international consumer regimes between the Organisation for Economic Co-operation and Development (OECD) countries found that the UK is one of the best OECD countries in terms of provision of consumer advice but needs improvement in providing trading information enabling consumers to identify good traders and avoid bad ones.<sup>37</sup> A NCC report 'Trading Information' highlighted the consumers' need for such information.<sup>38</sup>

Another method to classify advice and information is related to problem categories. The general public are facing increasingly complex markets and have to make decisions over much wider choices of goods and services. CIAS do need to reflect the ever changing market situation. The consumption of different goods and services impact on consumers in different ways, some are serious and long-term and some are not. Some purchase decisions are complex and require a higher level of knowledge, and others are simple and do not require special knowledge. Research indicates that because of the differences in the importance of various purchases, consumers tend to spend effort which is proportionate

to each purchase decision.<sup>34</sup> For the more important purchase, the consumer is more likely to seek external information and advice to avoid incorrect purchase decisions. Therefore, it is necessary to develop a method of categorizing consumer problems and their likely frequencies. The evaluation approach of their importance might also need to be addressed in the needs assessment research. As the resources of CIAS are limited, needs assessment should be able to identify the more important problem areas to be prioritized in the services.

### Conclusion

This paper has discussed the context and importance of needs assessment for CIAS. Research evidence suggests that UK consumers are facing significant detriment and are in need of information and advice to avoid or redress such situations. In order to improve consumer information and advice provision at local level, the DTI, in 2000, launched the initiative of CSNs. As a sound needs assessment of CIAS is critical to the success of CSNs and other CIAS agencies, and the literature suggests there is presently a gap in this area, research is being carried out by the authors with a view to the development of a scientific assessment model.

However, needs assessment is a complex area and any assessment method will need to address the following challenging issues. The first issue is associated with various aspects of needs. Needs are complex. Academics have been focusing on the appearance or forms of needs from different perspectives. Maslow's hierarchy of needs is widely adopted. In the context of CIAS, needs for CIAS could be considered as both lower and higher levels. However, from the public service design and delivery point of view, the following aspects are relevant. Needs could refer to the number of events within which consumers need CIAS. In this context, needs could be viewed as three levels, potential, demand and actual levels. Demand level could be more relevant to the needs assessment, as it indicates the number of consumers who will seek CIAS. A gap analysis between the demand and supply could help to reveal the extent to which the local advice needs are met by the local provision. Needs could also refer to the consumers' motivations which are influenced by consumers' perceptions



and expectations toward CIAS. Consumers preferences regarding service delivery methods are also important in relation to needs. Another interesting perspective is the view that consumers might not be rational and their needs could be influenced by external persuasions from service providers, thus it might be appropriate to assess the need for consumer education in addition to needs for CIAS.

The second challenge is to determine the relevance of consumer segmentation and identify the appropriate segmentation methods. Consumer information and advice needs could be unevenly distributed across the whole consumer population. Different consumer groups tend to have different abilities, perceptions and preferences regarding information and advice needs. As vulnerable consumers are one priority of many CIAS agencies, the vulnerability factor could be adopted to segment consumers.

The third challenge relates to characteristics of consumer information and advice. Information and advice could be viewed as a spectrum from a leaflet to face-to-face counselling. There are similarities and differences between information and advice. Their relationships need to be explored further in terms of consumer information and advice for all stages of the consumer decision process. Research is also needed to identify appropriate categorization and evaluation methods for problem categories faced by local consumers and their complexities and importance.

The assessment of needs for CIAS is critical to the success of design and delivery of services for CSNs and other agencies. The lack of a well developed assessment research model could undermine the planning and development of CIAS and cause inconvenience for the local communities if particular needs are not met. While the development of such a model could build on some useful ideas from the parallel legal studies discussed in this paper, such research still has to address other relevant aspects of needs, consumer segmentation and characteristics of consumer information and advice.

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